



PRODUCT HIGHLIGHTS

LIFE AND BUSINESS COACH

Benefits of this Program

The Philadelphia Insurance Companies' program provides one stop shopping for Coaches. Policy coverage includes professional liability, portable property and general liability.

Key Benefits

- Professional liability on a claims-made basis
- \$1,000,00 per occurrence and \$3,000,000 aggregate limit
- \$0 deductible on General Liability and Professional Liability
- \$15,000 off-premises property coverage optional
- Umbrella liability limits are available

Professions Eligible for Coverage

- Life Coach
- Career Coach
- Business Coach

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Loss Control Services

- Product specific web-based loss control solutions through www.losscontrol.com
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss lessons learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

Document Required for Proposal

- On-line Life and Business Coach application

Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

Payment Terms

- Credit card payment at time of binding

For all your life and business coach insurance needs, please visit our website at www.phly.com



800.395.8075

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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