



# PRODUCT HIGHLIGHTS

## MARTIAL ARTS STUDIOS

### Benefits of this Program

Philadelphia Insurance Companies subscribes to the belief that fitness is a key ingredient to wellness. Because we practice physical fitness in our lifestyle and have specialized in this growing industry, we understand how to provide broad-form insurance coverage to martial arts studios across the United States. For all your health and fitness needs, visit our website [PHLY.com](http://PHLY.com).

### Key Benefits

#### General and Professional Liability

- Comprehensive General Liability and Professional Liability – Limits to \$1,000,000 each occurrence / \$3,000,000 aggregate (higher limits available)
- Abuse and Molestation included
- Various styles and forms of Martial Arts acceptable
- Coverage extended to contracted professionals
- Padded weapons training allowed
- No charge for closed tournament event certifications
- Coverage for day nursery exposures included

#### Property

- Property coverage afforded for Automatic External Defibrillators (AED) - \$5,000 limit
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Coverage extended to include property of customers in your care, custody or control - \$10,000
- Coverage for outdoor pools and court surfaces
- Spoilage - \$25,000
- Signs (attached or unattached) - \$25,000
- Precious metals, including trophies - \$5,000
- Business income and extra expense - \$100,000
- Pollutant clean-up and removal - \$25,000

#### Automobile

- Owned auto
- Hired and non-owned auto
- Hired car physical damage
- Rental Reimbursement for private passenger vehicles

#### Crime and Fidelity

- Theft, Disappearance and Destruction - \$10,000
- Forgery or Alteration
- Employee Dishonesty

#### Umbrella/Excess Liability

- Large Excess Limits available

#### 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 LossControl.com
- Free online 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

#### Documents Required for Proposal

- Completed, signed and dated PHLY Martial Arts Studio Supplemental Application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising materials or website information
- Copy of participants waiver
- Copy of sparring rules

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# MARTIAL ARTS STUDIOS - *continued*

## 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

- Interest-free installments available

*For all your Martial Arts Studios insurance needs, please visit our website at [PHLY.com](http://PHLY.com)*



800.873.4552

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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