

# Focus on the things that Matter, We'll Handle the Risk!®



## Benefits of this Program

Philadelphia Insurance Companies specializes in the homeowners association industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your homeowners association needs, visit our website at [www.phly.com](http://www.phly.com).

## Key Benefits

### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Property management company included as additional insured
- Association members included as additional insureds
- Employee Benefits Liability available

### Property

- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Backup of sewer and drain protection - \$30,000
- Electronic Data Processing(EDP) Equipment and Media - \$50,000
- Business Personal Property within 1250 feet
- Valuable papers - \$50,000
- Pollutant clean-up and removal - \$25,000
- Boiler coverage is available
- Ordinance of Law, Demolition and Increased Cost of Construction coverage included
- Landscape coverage including vandalism

### Umbrella/Excess Liability

- Limits up to \$15,000,000 available (higher limits available upon request)

### Crime and Fidelity

- Property Management company included as additional insured
- Employee Dishonesty
- Money and Securities

### Automobile

- Owned automobiles
- Non-owned automobile
- Hired automobiles
- Garagekeepers Legal Liability available

### Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

### 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](http://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) check

### Documents Required for Proposal

- Completed, signed, and dated PHLY Homeowners Association Supplemental application
- Completed ACORD application(s)
- Latest financial statement
- Currently valued insurance company loss runs for the current policy period plus three prior years for accounts over \$10,000
- Plot plan of project
- Photo(s) of any added exposure (playground, pool, etc.)

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.

## Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public Corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has three underwriting divisions:

- Commercial Lines
- Specialty Lines
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win/win relationship with our customers.

### A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an "A+" (Superior) rating.

### Standard & Poor's

Assigned 'AA-' for counterpart credit and financial strength.

### Ward's

Nationally recognized as a member of Ward's Top 50 Benchmark group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

### Forbes Magazine

Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America.



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

## Mission Statement

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholders. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

## Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: [www.PHLY.com](http://www.PHLY.com).

# HOMEOWNERS ASSOCIATIONS (HOAs)



## 10 REASONS WHY

### 10 Reasons to Choose Philadelphia Insurance Companies for Homeowners Associations (HOAs)

1. Crime/Employee Dishonesty coverage extends insurance to the property management company
2. Coverage for golf course and homeowners association available under the same policy
3. Over 10,000 Homeowners associations insured nationwide
4. Coverage provided for pools, playgrounds, lakes and trails
5. Volunteer workers and association members covered while performing duties for the association
6. Coverage for Special Events (picnics, community days, holiday parties)
7. Directors and Officers coverage available
8. High Umbrella/Excess limits available
9. Coverage for Clubhouse and other association property
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

#### Corporate Office

Bala Cynwyd, PA  
(800) 873-4552  
(610) 617-7940 Fax

#### Central Region

Independence, MO  
(877) 439-7459  
(866) 823-1864 Fax

#### Florida Region

Altamonte Springs, FL  
(877) 672-7945  
(877) 846-4830 Fax

#### Metro Region

Lawrenceville, NJ  
(866) 586-6122  
(609) 512-3141 Fax

#### Mid-Atlantic Region

Harrisburg, PA  
(877) 562-2342  
(717) 558-7541 Fax

#### North Central Region

Naperville, IL  
(800) 547-9967  
(630) 428-9639 Fax

#### Northeast Region

Stoughton, MA  
(888) 292-3881  
(877) 748-1162 Fax

#### Northwest Region

Tigard, OR  
(800) 669-9497  
(800) 364-6809 Fax

#### Ohio Valley Region

Dublin, OH  
(877) 521-8234  
(866) 890-2509 Fax

#### Rocky Mountain Region

Littleton, CO  
(866) 608-5898  
(303) 200-5341 Fax

#### Southeast Region

Kennesaw, GA  
(800) 303-1728  
(770) 218-0600 Fax

#### Southwest Region

Addison, TX  
(866) 246-5254  
(972) 488-8530 Fax

#### Sunbelt Region

Mission Viejo, CA  
(800) 994-4121  
(949) 582-1425 Fax

#### Western Region

Roseville, CA  
(800) 846-9484  
(866) 458-7695 Fax

#### LOSS CONTROL SERVICES

- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
  - Loss Assistance Hotline
  - Incident Report Forms
  - Driver Safety Training Seminars

#### CLAIMS REPORTING

- Phone: (800) 765-9749  
Fax: (800) 685-9238  
E-mail: [claimreport@phlyins.com](mailto:claimreport@phlyins.com)
- Gather Facts, Mitigate Loss, Inventory Damage

#### PAYMENT OPTIONS

- Phone: (877) 438-7459  
E-mail: [custserv@phlyins.com](mailto:custserv@phlyins.com)
- Direct Billed
  - Interest-Free Installments Are Available
  - MasterCard, Visa, Discover, AmEx, Electronic Checks



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