

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



Benefits of this Program

Philadelphia Insurance Companies' Non-profit Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Non-profit sector as defined under IRS Code 501 (c)3. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability and Abuse & Molestation (if eligible). In addition, we offer a separate Directors & Officers Liability policy. For all your non-profit and social service needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- Employees and Volunteers as Additional Insureds
- Premises Liability
- Personal Injury Liability
- Coverage for fundraising events
- Abuse and Molestation coverage
- Blanket Additional Insured for funding sources & landlords
- Medical Payments for volunteers included

Directors & Officers Liability

- Defense costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages

Property

- Blanket limits with large in-house capacity
- Special Causes of loss coverage on buildings, contents, loss of income and extra expense
- Water backup of sewers and drains or sump pumps - \$30,000
- Equipment Breakdown coverage
- Glass coverage; Sign coverage – no limitation
- Ordinance or Law coverage – included up to building limit
- Agreed Amount endorsement available with signed statement of values/property appraisal

Umbrella/Excess Liability

- Limits up to \$15,000,000 available

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Money and Securities

Automobile

- Owned auto
- Hired and non-owned auto
- Hired car physical damage
- Employees and Volunteers as Insureds coverage available
- Web-based Auto ID Card issuance
- Online Defensive Driving Workshop Crime

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

Professional Liability

- Separate coverage part so no erosion of General Liability aggregate limit
- Primary or contingent liability included for employed, contracted, or volunteer physicians and dentists
- Covers Students in Training
- Occurrence or Claims-Made Forms available

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

Documents Required for Proposal

- Completed, signed, and dated PHLY Non-profit and Human Services Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Photographs of location(s)
- Brochure, advertising materials and website information

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.



10 REASONS WHY

10 Reasons to Choose Philadelphia Insurance Companies for Non-Profit & Social/Human Service Organizations

1. Professional Liability coverages available including primary or contingent liability for employed, contracted, or volunteer physicians and dentists
2. Abuse and Molestation coverage available
3. Medical Payments for Volunteers included
4. Fundraising events included with General Liability coverage
5. Business Income and Extra Expense – Actual Loss Sustained coverage available
6. Automatic Gap coverage for leased/financed vehicles, as well as, risk management driver safety program available
7. Umbrella/Excess limits available up to \$15,000,000
8. Tenants Legal Liability coverage available up to a \$1,000,000 limit on the General Liability form
9. Broad definition of Insured includes medical directors, administrators and any person or organization under your direct supervision and control
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: www.PHLY.com.

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
- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

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



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