

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 shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

Academic Schools

Regional Offices

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



10 REASONS WHY™

Ten Reasons to Choose Philadelphia Insurance Companies for Academic Schools

1. General Liability, Educators Professional Liability, Excess Liability, Directors & Officers Liability and Employment Practices Liability all available with one carrier*
2. Competitively priced broad causes of loss property form with built-in flexibility to meet all clients needs
3. Blanket Limits with agreed value available (no coinsurance)
4. Business interruption with tuition reimbursement
5. Abuse & Molestation coverage available
6. Corporal Punishment coverage available
7. Ability to offer Flood and Earthquake coverages
8. Large Excess Limits available
9. Workplace Violence coverage available*
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

* D & O, Employment Practices Liability and Workplace Violence coverages are available on our separate Management and Professional Liability policy.

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



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

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: claimsreport@phlyins.com

- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

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



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

PHLY.com

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



Benefits of this Program

Philadelphia Insurance Companies specializes in the Academic School industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Academic School needs, visit our website at PHLI.com.

Key Benefits

General Liability

- Comprehensive General Liability – limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Science Laboratory coverage provided
- Special Events Liability
- General Aggregate per campus
- Educator's Professional Liability
- Employee Benefits Liability
- Corporal Punishment coverage available
- Abuse & Molestation coverage available
- Medical Incident Liability for nurses
- Broad Named Insured wording automatically included

Professional Educational Legal Liability

- Broad definition of education services
- Large Excess Limits available
- Defense Costs in addition to Limit of Liability
- Most favorable venue wording for punitive, multiple and exemplary damages

Property

- Blanket Limits with large in-house capacity
- Coverage for property of students
- Vandalism Reward Reimbursement coverage
- Replacement Cost endorsement
- Business Income changes – Educational institutions (tuition reimbursement)
- Property Enhancement form
- Ordinance or Law coverage included
- Boiler or Mechanical Breakdown coverage included

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Hired and non-owned auto
- Owned auto
- Liability and physical damage
- Rental reimbursement
- Coverage for fleets including 60+ passenger buses

Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration

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, and 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) check

Documents Required for Proposal

- Completed, signed, and dated PHLI Academic School 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)
- Latest financial statement
- 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
- Management & Professional Liability
- 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 'A+' 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 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.