

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



Benefits of this Program

Philadelphia Insurance Companies' professional sports package is insurance uniquely designed to fulfill a wide range of special insurance needs for professional sports teams, leagues, stadiums and arenas. We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile and separate Directors and Officers Liability and Umbrella Liability.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- Coverage is on a primary or contingent basis depending on game day responsibilities
- Coverage for Emergency Medical Personnel
- Participant Legal Liability coverage available
- Rostered players included in definition of employees
- Coverage for employed trainers
- Primary coverage for self-promoted events
- Contingent coverage for non-self promoted rodeo, fireworks, amusements and motorsports events included
- Damage to premises rented to teams/leagues included up to \$1,000,000

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Crime, Equipment Breakdown, Inland Marine and all property coverages under one policy
- No separate form needed for computer property, this is included under the personal property limit
- Agreed Amount Endorsement available with property appraisal

Umbrella/Excess Liability

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

Automobile

- Hired Car and non-owned auto
- Owned autos
- Garagekeepers Liability
- Rental reimbursement
- Web-based auto ID card issuance
- Online defensive driving workshop

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance and Destruction

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
- 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 Venue and Sports Facility or Pro Sports Application
- Completed ACORD applications for Property, Auto and Umbrella Liability if requested
- Currently valued insurance company loss runs for the current policy period plus 4 prior years
- Standard contract for the lease of the insured venue/facility to others
- Contract with and certificates of insurance from the sub-contractors listed in Question 2 of the General Liability section
- Complete annual event schedule
- Website information, brochures and photos
- Latest financial statement
- Emergency evacuation plan

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.

Professional Sports



10 REASONS WHY

Ten Reasons to Choose Philadelphia Insurance Companies for Professional Sports

1. Non audited General Liability Coverage – rated based on annual attendance
2. Primary and contingent coverage for: Liquor, Concessions, Security & Parking
3. Participant Liability coverage available
4. Aggregates per location or per event available
5. Tenant Users and Suite-holders Liability coverage available
6. Coverage for self-promoted events available
7. Coverage for Emergency Medical Personnel
8. Contingent Liability coverage for fireworks, motorsports and amusements available
9. Limited Broadcasting coverage included
10. Umbrella/Excess Limits available up to \$15,000,000

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

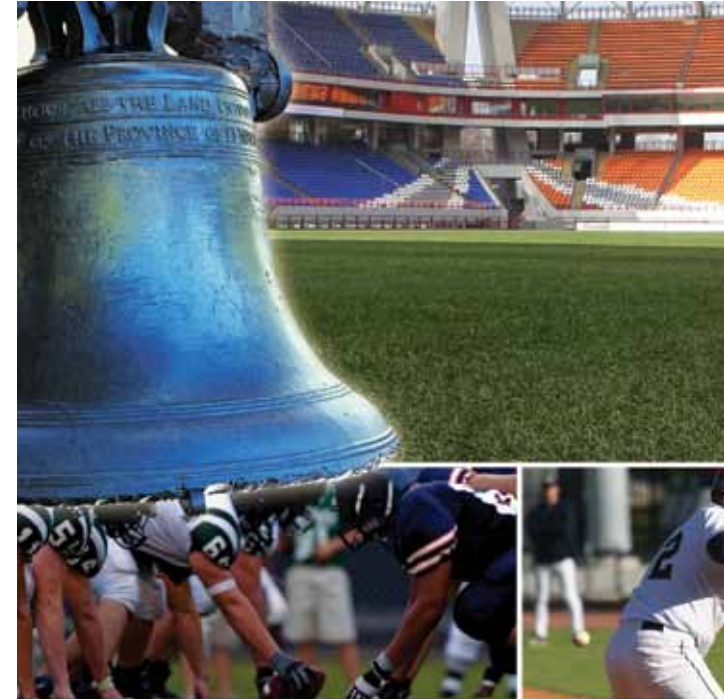
Addison, TX
(866) 246-5254
(972) 488-8530 Fax

Sunbelt Region

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

Western Region

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



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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: 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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