

Bell Endorsement & Crisis Management

PHLY has increased limits on Bell Endorsement and created a Crisis Management Endorsement that will be attached to all of our policies.

Bell Endorsement

\$25,000 Identity Theft Expense - coverage which reimburses the expenses of any director or officer who becomes a victim of an incident of identity theft.

\$25,000 Terrorism Travel Reimbursement - which covers any director or officer for emergency travel expenses that he or she incurs in the event of a "certified act of terrorism".

\$25,000 Emergency Real Estate Consulting Fee - coverage for realtor's fee or real estate consultant's fee necessitated by the Insured's need to relocate due to the "Unforeseeable destruction" of the Insured's principal location.

\$25,000 Temporary Meeting Space Reimbursement - coverage for rental of meeting space which is necessitated by the temporary unavailability of the Insured's primary office space due to the failure of a climate control system, or leakage of a hot water heater.

\$25,000 Workplace Violence Counseling - in the event that a violent incident occurs at any of the Insured's premises.

\$50,000 Kidnap Expense - coverage for reasonable fees incurred as a result of the kidnapping of a Director or Officer or their spouse, "domestic partner", parent or child.

\$50,000 Key Individual Replacement Expenses - coverage for the Chief Executive Officer or Executive Director who suffers an "injury" which results in the loss of life. No deductible applies to this coverage.

\$25,000 Image Restoration and Counseling - coverage for image restoration and counseling arising out of "Improper Acts."

\$25,000 Donation Assurance - coverage for "Failed Donation Claim(s)."

\$25,000 Business Travel - coverage for Business Travel Accidental Death Benefit to the Named Insured if a Director or Officer suffers an "injury" while traveling on a common carrier for business.

Crisis Management

\$25,000 Crisis Management - coverage for "crisis management emergency response expenses" incurred because of an "incident" giving rise to a "crisis."

The Enhanced Bell and Crisis Management Endorsements will be effective February 2008 for all approved states.
All coverages are not available in all states due to state insurance regulations.

