

## 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.



## 10 REASONS WHY™

### 10 Reasons to Choose Philadelphia Insurance Companies for RV Parks & Campgrounds

1. One stop shopping for all your insurance needs. Property, Inland Marine, Crime, Liquor Liability, General Liability and Automobile coverage bundled into one convenient policy
2. Expect that amenities offered may include LP gas sales, golfing, fishing, boating, horseback riding, playgrounds, swimming pools, and amusement devices
3. Medical Payments included at \$5,000 includes coverage for campers
4. Trailer Spotting coverage included
5. Special Events coverage available
6. Property capacity for high values of frame structures in unprotected areas
7. Elite Property form includes \$25,000 coverage for Outdoor Property including debris removal
8. Large Excess Limits available
9. Specialized loss control and risk management services from Taylor & Associates, Inc.
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: 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

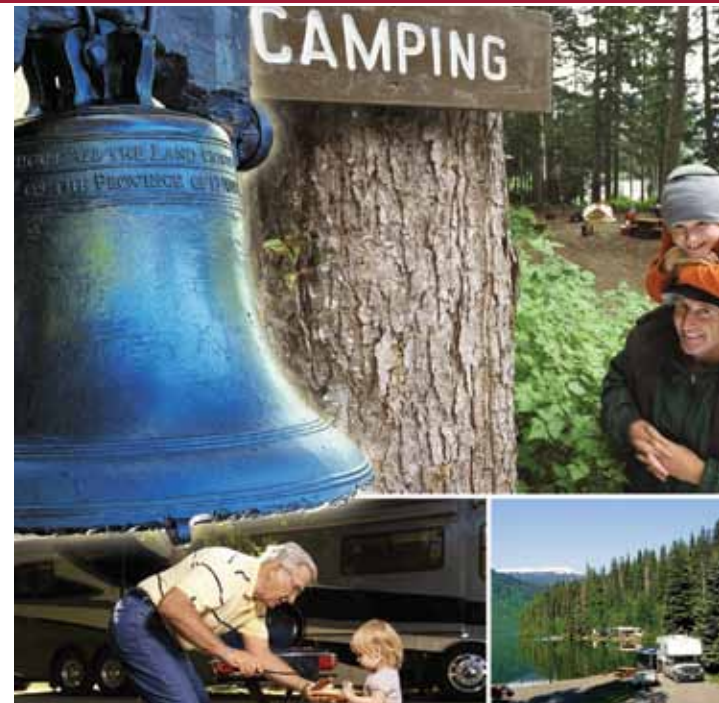
- Phone: (800) 765-9749  
Fax: (800) 685-9238  
E-mail: [claimsreport@phlyins.com](mailto:claimsreport@phlyins.com)
- Gather Facts, Mitigate Loss, Inventory Damage

### PAYMENT OPTIONS

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



## RV Parks and Campgrounds



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



**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' RV Park & Campground program has been specifically developed to address the unique insurance needs of Campgrounds. Target risks include RV Parks considered destination spots where guests partake in regional areas of interest. These facilities may provide recreational services such as fishing, boating, canoeing, miniature golf, horseshoe pits, playgrounds, swimming pools and organized activities for guests.

### Key Benefits

#### General Liability

- Comprehensive General Liability – Available Limits:
  - \$1,000,000 each occurrence
  - \$2,000,000 or \$3,000,000 aggregate
- Damage to Premises Rented to You - \$100,000
- Medical Payments - \$5,000
- Blanket Additional Insureds
- Available Coverage Options:
  - Trailer Spotting Endorsement
  - Most ISO Endorsements

#### Liquor Liability

- Limits to \$1,000,000/\$1,000,000 (in most states)

#### Property

- Elite Property Enhancement: Campground & RV Parks, including:
  - \$100,000 Business Income and Extra Expense
- Replacement Cost or Actual Cash Value Coverage
- Available Coverage Options:
  - CP1410 Additional Covered Property
  - Most ISO Endorsements

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Inland Marine

- Maintenance equipment, camping equipment, tools, small boats, golf carts
- Indoor/Outdoor sign coverage
- Fine Arts, Electronic Data Processing, Valuable Papers

#### Crime and Fidelity

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

#### Automobile

- Hired Car and Non-Owned Auto
- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans and buses used to transport guests
- Web-based Auto ID Card issuance

#### 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, 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

- On-site loss control available from Taylor & Associates, outdoor-safety.com
- Product specific web-based loss control solutions through LossControl.com
- Strategic partnership with best in class vendor for you to ensure discounted background & motor vehicle record (MVR) checks

#### Documents Required for Proposal

- Completed, signed, and dated PHLY RV Parks and Campgrounds application
- Completed ACORD applications
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Website information or brochure

**GILLINGHAM & ASSOCIATES**  
a division of 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
- 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.*