

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



Benefits of this Program

Philadelphia Insurance Companies' Home Health Care Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Home Health Care sector. 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 and Officers Liability policy.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Abuse and Molestation coverage available
- Premises Liability
- Personal Injury Liability
- Volunteers as Additional Insureds
- Employee Benefits Liability

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss on buildings, contents, business income and extra expense
- Crime, Equipment Breakdown, Inland Marine and all Property coverages under one policy
- Agreed Amount endorsement available with property appraisal

Umbrella/Excess Liability

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

Automobile

- Owned auto
- Hired and non-owned auto
- Volunteers as insureds
- Hired physical damage exposures
- Rental reimbursement for private passenger vehicles
- Minimum physical damage deductibles of \$500/\$1,000

Crime and Fidelity

- Employee Theft may be provided for limits up to \$25,000
- Theft, Disappearance and Destruction of client property

Directors and Officers Liability

- Defense costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Order of payments language with priority placed on indemnifying Individual Insured first

Professional Liability

- Occurrence or Claims-Made forms available
- Separate coverage part so no erosion of General Liability aggregate limit
- Provides vicarious coverage for sub-contracted physicians, dentists and optometrists
- Contingent, Vicarious Liability for employed and volunteer physicians
- Primary Professional Liability for employed and volunteer physicians and dentists while in the course of employment is available

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 Home Health Care Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Copy of current facility license
- Brochure, advertising materials and website information

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.



10 REASONS WHY

Ten Reasons to Choose Philadelphia Insurance Companies for Home Health Care Organizations

1. Separate Abuse and Molestation coverage offered on a first dollar basis
2. Blanket Additional Insured for Managers, Landlords, or Lessors of Premises
3. Employee Dishonesty coverage that includes client property
4. Primary and Contingent Medical Professional Liability available in most states
5. \$20,000 Premises Medical Payment limit
6. \$30,000 Back-up Sewer and Flood coverage
7. Umbrella/Excess limits available up to \$15,000,000
8. Automobile coverage including non owned and hired car liability that can be included under our package policy
9. Tenants Legal Liability limit of \$1,000,000 included on the General Liability form
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



Home Health Care Organizations



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