

## 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.

## Motorsports

### Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: [PHLY.com](http://PHLY.com).



## 10 REASONS WHY™

### Ten Reasons to Choose Philadelphia Insurance Companies for Motorsports

1. Non audited General Liability coverage – rated based on annual racing schedule
2. Primary and contingent coverage for: liquor, concessions, security, and parking
3. Participant Liability coverage available
4. Aggregates per location or per event available
5. Coverage for the Insured's ancillary activities such as inflatables, amusements, self promoted concerts, etc.
6. Coverage for Emergency Medical Personnel
7. Contingent Fireworks coverage available
8. Participants Property Damage Legal Expense with limit of \$300,000 included
9. Race Officials Errors & Omissions coverage available
10. Large Excess Limits available

#### 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](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

TOKIO  
MARINE  
GROUP



PHILADELPHIA  
INSURANCE COMPANIES

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PHLY.com

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## Benefits of this Program

Philadelphia Insurance Companies' motorsports package is insurance uniquely designed to fulfill a wide range of special insurance needs for motorsports facilities and motorsports race teams. 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 on a primary or contingent basis depending on race day responsibilities
- Coverage for Emergency Medical Personnel
- Errors and Omissions coverage for Race Officials available
- Participant Legal Liability included available
- Primary coverage for self-promoted events
- Contingent coverage for non-self promoted rodeo, fireworks, and amusements
- Participant Property Damage Legal Liability provided with limit of \$300,000

### Property

- Race cars and equipment insured under Inland Marine while off-track
- Blanket coverage available for buildings, personal property and business income
- Special Causes of Loss coverage
- Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
- Agreed Amount endorsement available with property appraisal

### Umbrella/Excess Liability

- Large Excess Limits available

### Crime and Fidelity

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

### Directors & Officers Liability

- Defense costs for claims seeking non-monetary relief
- Most favorable venue wording for punitive, multiple or exemplary damages
- Broad definition of Employment Practice Wrongful Act

### Automobile

- Hired Car and Non-owned auto
- Owned auto
- Rental reimbursement
- Web-based auto ID card issuance
- Online defensive driving workshop

### 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) checks

### Documents Required for Proposal

- Completed, signed, and dated PHILY Motorsports Facility or Motorsports Team Supplemental application(s)
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years
- Copies of contracts between insured and facility owners, if applicable
- Copy of contracts with all sub-contracted entities
- Evidence of Participant Accident coverage
- Annual event schedule
- Track diagram
- List of attractions, if any i.e.: inflatables, amusement devices, etc.
- Emergency evacuation plan
- 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.

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*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.*