

## 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™

### Ten Reasons to Choose Philadelphia Insurance Companies for Nursing Homes

1. Residents Money & Securities coverage included
2. Blanket limits available
3. Coverage for building foundations and underground pipes, flues and drains included
4. Automobile coverage available (including transportation of residents)
5. Increased Cost of Construction coverage included
6. Demolition coverage included
7. Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
8. Emergency vacating expense coverage included
9. Personal Effects coverage for resident's property included
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



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

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GROUP



PHILADELPHIA  
INSURANCE COMPANIES

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PHLY.com

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



## Benefits of this Program

Philadelphia Insurance Companies specializes in the nursing home industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your nursing home needs, visit our website at PHLI.com.

## Key Benefits

### Property

- Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Agreed Value (no coinsurance) available
- Blanket limits available
- Back up of sewers and drains included as a cause of loss
- Coverage for building foundations, underground pipes, flues and drains
- Demolition coverage included
- Increased Cost of Construction coverage included
- Accounts Receivable coverage included
- Valuable Papers coverage included
- Alarm System Upgrade coverage provided
- Emergency vacating expense included
- Personal Effects coverage for resident's property
- Resident's Money and Securities coverage

### Automobile

- Owned auto including transportation of residents
- Non-owned auto
- Hired auto
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

### Crime and Fidelity

- Employee Dishonesty (blanket fidelity)
- Forgery or Alteration
- Theft, Disappearance and Destruction
- Money and Securities coverage (inside/outside) provided
- Money Orders and Counterfeit Paper Currency coverage provided

### 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 ACORD application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Ultimate Cover Update Questionnaire

## 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.*