

## 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 Other Outdoor Insurance Programs

1. Underwriters focus exclusively on outdoor recreation and hospitality related businesses
2. One stop shopping for all your insurance needs. Property, Inland Marine, Crime, Liquor Liability and General Liability coverage bundled into one convenient policy
3. Any recreational, outdoor activity or hospitality account can be a fit
4. Coverage provided in all fifty states
5. Forms available to address specific needs of the account
6. Property capacity for high values of frame structures in unprotected areas
7. Large Excess Limits available
8. Specialized loss control and risk management services from Taylor & Associates, Inc.
9. Ability to place coverage in multiple markets means you're less likely to see a declination
10. If an exposure doesn't fit within the guidelines of our standard products, we still have options with Philadelphia Insurance Company (non-admitted) or with First Mercury Group (non-admitted)

## 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

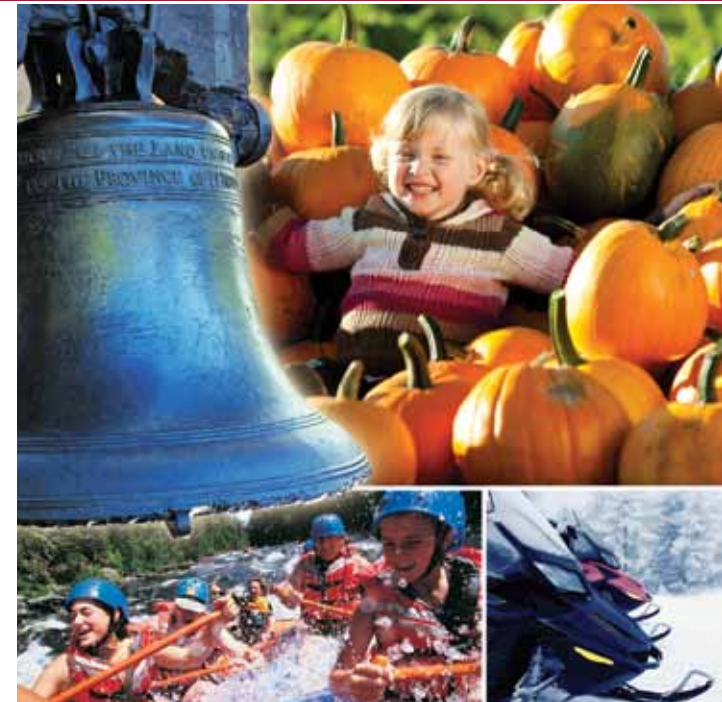
- Phone: (800) 765-9749  
Fax: (800) 685-9238  
E-mail: [claimsreport@phlyins.com](mailto:claimsreport@phlyins.com)
- Gather Facts, Mitigate Loss, Inventory Damage

### 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

TOKIO  
MARINE  
GROUP

## Other Outdoor Insurance Programs



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 not only underwrites outfitters, guides, and other more "traditional" outdoor businesses, we also have a unit underwriting outdoor recreation and hospitality accounts that reach beyond the guidelines of Philadelphia's standard outdoor products. Simply put, any recreational or hospitality account can be a fit with Gillingham & Associates.

## Some of the Products Addressed by this Program

- ATV Tours
- Clubs - recreational clubs, environmental conservation clubs
- Dog Trials or Tests
- Recreational Equipment Rental
- Ocean Kayaking
- Agricultural Entertainment - pumpkin patches, corn mazes, outdoor haunted houses
- Horse Stables
- Vacant Land used for recreational purposes
- Land Leased to Others for recreational purposes
- Waterborne Activities - jet skis, waterskiing
- Incidental Waterslides
- Small Marinas, less than 100 boat slips
- Incidental Rock Climbing
- On Premise Climbing Walls
- Ropes and Challenge Courses
- Incidental Snow Sledding
- Special Events - fishing tournaments, shooting events, trail ride events
- Travel Coordination for Outdoor Activities
- Whitewater Rafting Tours

## Key Benefits

### General Liability

- Comprehensive General Liability – Available limits may vary by carrier

- Available Coverage Options:
  - Club Members as Additional Insureds for Hunting Clubs
  - Hunting and Fishing Guides as Additional Insureds
  - Watercraft Liability
  - Dogs in the Insured's Care, Custody or Control
  - Most ISO Endorsements

### Liquor Liability

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

### Property

- Replacement Cost or Actual Cash Value Coverage
- Available Coverage Options:
  - Blanket Limits
  - CP1410 Additional Covered Property
  - Most ISO Endorsements

### Umbrella/Excess Liability

- Available limits may vary by carrier

### Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, ATVs, snowmobiles, sleighs
- Fine Arts, Electronic Data Processing, Valuable Papers

### Loss Control Services

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

### Documents Required for Proposal

- Completed, signed, and dated PHLY Other Outdoor Insurance Programs 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.*