

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



## Benefits of this Program

Philadelphia Insurance Companies specializes in the vocational technical school industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your vocational technical school needs, visit our website at [www.phly.com](http://www.phly.com).

## Key Benefits

### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Science Laboratory coverage provided
- Special Events Liability
- General Aggregate per Campus
- Educator's Professional Liability
- Employee Benefits Liability
- Corporal Punishment coverage available
- Abuse and Molestation coverage available
- Medical Incident Liability for Nurses
- Broad Named Insured wording automatically included

### Property

- Blanket Limits with large in-house capacity
- Coverage for property of students
- Vandalism Reward Reimbursement coverage
- Replacement Cost endorsement
- Business Income changes – Educational institutions (tuition reimbursement)
- Ordinance or Law coverage included
- Boiler or Mechanical Breakdown coverage included

### Umbrella/Excess Liability

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

### Automobile

- Owned automobiles
- Hired and non-owned automobile exposures
- Liability and physical damage
- Rental reimbursement
- Coverage for fleets including 60+ passenger buses

### Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration

### 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](http://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 Private, Academic and Vocational Supplemental application
- Complete ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Photographs of location(s)
- Latest financial statement
- 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.

## Regional Offices

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

## Vocational Technical Schools



## 10 REASONS WHY

### Ten Reasons to Choose Philadelphia Insurance Companies for Vocational Technical Schools

1. General Liability, Educators Professional Liability, Excess Liability, Directors & Officers Liability and Employment Practices Liability all available with one carrier\*
2. Competitively priced broad causes of loss property form with built-in flexibility to meet all clients needs
3. Blanket limits with agreed value available (no coinsurance)
4. Business interruption with tuition reimbursement
5. Abuse and Molestation coverage available
6. Corporal Punishment coverage available
7. Ability to offer Flood and Earthquake coverages
8. Umbrella coverage with limits up to \$15,000,000
9. Workplace Violence coverage available\*
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

\* D & O, Employment Practices Liability and Workplace Violence coverages are available on our separate Specialty Lines Professional policy.

### 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: [claimreport@phlyins.com](mailto:claimreport@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 Are Available
- MasterCard, Visa, Discover, AmEx, Electronic Checks



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

**PHLY.com**