



PRODUCT HIGHLIGHTS

ADOPTION AGENCIES

Benefits of this Program

Philadelphia Insurance Companies Adoption Agency Package is insurance designed to fulfill a wide range of insurance needs for the Adoption Agency sector. Each policy is custom tailored to address each insured's unique exposures. For all your adoption agency needs, visit our website at www.phly.com.

Key Benefits

General Liability

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

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Crime, Equipment Breakdown, Inland Marine and all property coverages under one policy
- No separate form needed for computer property, this is included under the personal property limit
- Agreed Amount Endorsement available with property appraisal

Umbrella/Excess Liability

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

Crime and Fidelity

- Employee Theft
- Theft, Disappearance and Destruction of Client Property

Automobile

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

Professional Liability

- Occurrence or Claims-Made Forms available
- Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate

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 Adoption Supplemental application
- Completed ACORD applications (Including crime and umbrella)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of state(s) license(s) and most recent state licensure survey/report
- Copy of all federal and state complaint investigation reports in the last twelve (12) months
- Copy of adoption eligibility requirements and adoption contract - Include waiver wording
- Minimum three (3) years in business
- Brochure, advertising materials and website information

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ADOPTION AGENCIES - *continued*

Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

*For all your home adoption agency insurance needs,
please visit our website at www.phly.com*

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Insurance Holding Company. Coverage(s) described may not be available in all states and certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not normally participate in state guaranty funds and insureds are therefore not afforded protection by such funds.

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