



# 10 REASONS WHY

## ADULT DAY CARE ORGANIZATIONS

### 10 Reasons to Choose Philadelphia Insurance Companies for Adult Day Care Organizations

1. Professional Liability coverage available including coverage for employed nurses and vicarious liability for contracted physicians and dentists
2. Abuse and Molestation coverage available
3. Medical Payments for Volunteers included
4. Fundraising events included with General Liability coverage
5. Business Income and Extra Expense – Actual Loss Sustained coverage available
6. Automobile coverage for private passenger vehicles, vans and buses
7. Umbrella/Excess limits available up to \$15,000,000
8. Tenants Legal Liability coverage available up to a \$1,000,000 limit on the General Liability form
9. Broad definition of Insured includes medical directors, administrators, employees and volunteers
10. Interest-free installments available for accounts that generate at least \$2,000 in premium



## 800.873.4552

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### *Automatically included on every account:*

PHLY 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, 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 ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"



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