



PRODUCT HIGHLIGHTS

ADULT DAY CARE ORGANIZATIONS

Benefits of this Program

Philadelphia Insurance Companies' Adult Day Care Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Non-profit sector as defined under IRS Code 501 (c) 3 as well For Profit organizations. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability and Abuse & Molestation (if eligible). For all your Adult Day Care needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- Employees and Volunteers as Additional insureds
- Premises Liability
- Personal Injury Liability
- Coverage for fundraising events
- Abuse and Molestation coverage
- Blanket Additional insured for funding sources & landlords
- Medical Payments for volunteers included

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Water backup of sewers and drains or sump pumps - \$30,000
- Equipment Breakdown coverage
- Glass coverage; Sign coverage – no limitation
- Ordinance or Law coverage – included up to building limit
- Agreed Amount endorsement available with signed statement of values/property appraisal

Automobile

- Owned auto
- Hired and non-owned auto
- Hired car physical damage
- Employees and Volunteers as insureds coverage available
- Web-based Auto ID Card issuance
- Online Defensive Driving Workshop Crime

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Money and Securities

Umbrella/Excess Liability

- Large Excess Limits available

Directors and Officers Liability

- Defense costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages

Professional Liability

- Separate coverage part so no erosion of General Liability aggregate limit
- Primary coverage for employed nurses and vicarious liability for contracted physicians and dentists
- Covers Employees and Volunteers
- Occurrence or Claims-Made Forms available

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 PHLY Adult Day Care Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of Adult Day Care License
- Brochure, advertising materials and website information

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ADULT DAY CARE ORGANIZATIONS - *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 PHLI 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 adult day care needs,
please visit our website at PHLY.com*

800.873.4552

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. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.



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