



10 REASONS WHY

APARTMENTS

10 Reasons to Choose Philadelphia Insurance Companies for Apartments

1. General Liability and Umbrella/Excess coverage with the same carrier
2. Liability for common areas including swimming pools, tennis courts, lakes and playgrounds
3. Property manager included as an additional insured
4. Capacity for large property values
5. Earthquake and Flood coverage available
6. Auto Liability and Garagekeepers Legal Liability available
7. Ordinance or Law, Demolition and Increased Cost of Construction coverage included - \$250,000
8. Blanket Building Coverage with Agreed Amount available
9. Sewer backup coverage included
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

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.

Automatically included on every account:

PHLY BELL ENDORSEMENT - PHLY Bell endorsement includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting 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 ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

