



10 REASONS WHY™

APARTMENTS

Ten 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

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

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.



PHLY.com

