



PRODUCT HIGHLIGHTS

APARTMENTS

Benefits of this Program

Philadelphia Insurance Companies specializes in the apartment industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your apartment insurance needs, visit our website at www.phly.com.

Key Benefits

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Definition of Building to include pools, walkways and fences
- Back up of Sewers included
- Ordinance or Law, Demolition and Increased Cost of Construction coverage included - \$250,000
- Boiler and Machinery coverage included
- Earthquake and Flood coverage included

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Liability for common areas including swimming pools, tennis courts, lakes, playground equipment, etc.
- Employee Benefits Liability available
- Property Manager included as an Additional Insured

Automobile

- Owned automobiles
- Non-owned automobiles
- Hired automobiles
- Garagekeepers Legal Liability available

Umbrella/Excess Liability

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

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"

800.873.4552

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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 Residential Supplemental application
- Completed ACORD application(s)
- Color photograph(s) of representative buildings and auxiliary buildings
- Currently valued insurance company loss runs for the current policy period plus three prior years for accounts with premium of \$100,000 or less. Currently valued loss runs for the current policy period plus four prior years for accounts with premium over \$100,000
- Plot plan
- Latest financial statement or budget

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 of your apartment insurance needs, visit our website at www.phly.com

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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