



# PRODUCT HIGHLIGHTS

## BUILDERS' RISK

### Benefits of this Program

Philadelphia Insurance Companies specializes in the builders' risk industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your builders' risk needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### Inland Marine

- Ability to cover large projects
- Frame construction covered
- Scaffolding and Construction forms coverage
- Temporary Storage coverage available
- In-Transit coverage available
- Extra Expense and Rental Income (soft cost) coverage available
- Flood and earthquake coverage available
- Pollutant Clean Up and Removal coverage
- Debris Removal coverage
- Valuable Papers and Records coverage
- Trees, Scrubs and Plants coverage
- Fire Department Service Charge coverage

#### Elite Property Enhancement Endorsement

- Includes coverage for permission to occupy, Additional Named insured, Waiver of Subrogation, Knowledge of Occurrence and increases limits for other coverage provided

#### Customized Coverage

- Ability to customize coverage such as: Expediting Expense, Developers Fees, Waiver of Subrogation and Business Income

### Loss Control Services

- Product specific web-based loss control solutions through [LossControl.com](http://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

### Document Required for Proposal

- Completed, signed, and dated PHLI Builders' Risk Supplemental application
- Completed ACORD application(s)

### 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 builders' risk insurance needs, please visit our website at [PHLY.com](http://PHLY.com)*

800.873.4552

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