



PRODUCT HIGHLIGHTS

CAMP OPERATORS

Benefits of this Program

Philadelphia Insurance Companies' Camp Operators package is uniquely designed to fulfill the wide range of special insurance needed by the Camp Operator. Summer camps, day camps, religious camps and retreat centers all teach powerful lessons in community, character building, skill development and healthy living. Target risks are day and overnight camps operated by a single camp operator.

Gillingham & Associates is a subsidiary of Philadelphia Insurance Companies that specializes in commercial property & casualty insurance for the outdoor recreation and hospitality industries. With over 15 years insuring the recreation, hospitality and leisure market, our experience and specialization in the outdoor insurance industry allow us to provide stability in rates and coverage that the competition can't.

We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile, and separate Directors and Officers Liability and Umbrella liability. For all your outdoor recreation and hospitality needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability – Available Limits
 - \$1,000,000 each occurrence
 - \$2,000,000 or \$3,000,000 aggregate
- Employee Benefits Liability
- Abuse and Molestation
- Damage to Premises Rented to You - \$100,000
- Medical Payments - \$5,000
- Available Coverage Options:
 - General Liability Deluxe Endorsement – Camps
 - Increased Medical Payments
 - Increased Tenants Legal Liability
 - Employee Indemnification Defense Coverage
 - Camp Medical Personnel (including volunteer workers)
 - Camp Directors Professional Liability
 - Most ISO Endorsements

Liquor Liability

- Limits to \$1,000,000/\$1,000,000 (in most states)

Property

- Elite Property Enhancement: Camps, including:
 - \$100,000 Business Income and Extra Expense
 - \$25,000 Outdoor Property/Debris Removal
 - \$25,000 Spoilage
 - \$25,000 Fine Arts
- Replacement Cost or Actual Cash Value Coverage
- Available Coverage Options:
 - Blanket Limits
 - CP1410 Additional Covered Property
 - Golf Course Property Endorsement
 - Most ISO Endorsements

Umbrella/Excess Liability

- Large Excess Limits available

Inland Marine

- Maintenance equipment, sports equipment, water inflatables, golf carts, boats
- Fine Arts
- Electronic Data Processing

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance and Destruction
- Guest Property

Automobile

- Hired & non-owned auto
- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans and buses used to transport campers
- Seasonal Coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal use
- Web-based Auto ID Card issuance
- Free online interactive defensive driver training course and examination

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, 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

continues on next page...

CAMP OPERATORS - *continued*

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

- On-site loss control available from Taylor & Associates, risk management specialists in the outdoor recreation industry outdoor-safety.com.
- Product specific web-based loss control solutions through LossControl.com
- Free online interactive defensive driver training course and examination
- Strategic partnership with best in class vendor for you to access discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHL Y Camp Operators application
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Copy of Operations Guidelines and Safety Manual
- Website information or brochure
- Copy of Consent Form/Registration Form
- Supplemental Applications, if applicable

Service

- Clients are serviced by both our Gillingham & Associates staff as well as the National Processing Center staff
- Independent agents have the choice to work directly with Gillingham & Associates or work with a Philadelphia Insurance Companies Representative in the closest regional office

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

Carrier

- Most 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
- In some instances where exposures dictate, coverages are underwritten by First Mercury Group, rated (A-) Excellent by A.M. Best. As an excess and surplus (E&S) lines underwriter, First Mercury focuses on the specialty niche and underserved segments of the insurance industry

800.849.9288

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

