



PRODUCT HIGHLIGHTS

CAMP OPERATORS

Benefits of this Program

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

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability
- Camp Directors Professional Liability
- Personal Injury Liability
- Abuse and Molestation coverage options
- Camp Medical Personnel (Including volunteer workers) coverage available
- Liquor Liability coverage available

Property

- Separate blanket limits for building, contents and business income/extra expense
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Outdoor property/Debris removal - \$25,000
- Spoilage - \$25,000
- Backup of sewers and drains - \$25,000
- Business income and extra expense - \$100,000
- Pollutant clean-up and removal - \$25,000
- Personal effects and property of others - \$25,000
- Valuable papers and records - \$50,000

Umbrella/Excess Liability

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

Automobile

- Owned automobiles
- Non-owned automobile exposures
- Hired automobiles

Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Broad definition of Employment Practice Wrongful Act

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

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

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CAMP OPERATORS - *continued*

Documents Required for Proposal

- Completed, signed, and dated Camp Operators Supplemental application
- Completed ACORD application(s)
- Photos and diagram/plot plan for the camp
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Complete statement of values
- Copy of operation guidelines and safety manuals
- Copies of employment application, camp registration and consent forms for campers
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating and roofing updates

Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

*For all your camp operators insurance needs,
please visit our website at www.phly.com*

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.

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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



PHLY.com

