



# 10 REASONS WHY™

## CONDOMINIUM ASSOCIATIONS

### Ten Reasons to Choose Philadelphia Insurance Companies for Condominium Associations

1. General Liability and Umbrella with the same carrier
2. Property Manager included as an additional insured
3. Capacity for large property values
4. Earthquake and Flood coverage available
5. Ordinance of Law, Demolition and Increased Cost of Construction coverage included
6. Over 10,000 Condominium associations insured nationwide
7. Directors and Officers coverage available
8. High Umbrella/Excess limits available
9. Various replacement costs available (Guaranteed Replacement Cost/Extended Replacement Cost/Agreed Value/Functional Replacement Cost)
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

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