



PRODUCT HIGHLIGHTS

CHILD CARE CENTERS

Benefits of this Program

Philadelphia Insurance Companies' Child Care Centers Package is insurance uniquely designed to fulfill a wide range of special insurance needs for Child Care Centers centers and preschools. The comprehensive program is designed to address both nonprofit and for-profit operations. For all your Child Care Centers 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
- Personal Injury Liability
- Abuse and Molestation coverage options
- Employee Benefits Liability
- Corporal Punishment coverage available

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings and contents
- Replacement cost endorsement
- Business Income included under the Elite Property Enhancement Form

Umbrella/Excess Liability

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

Automobile

- Owned auto
- Hired and non-owned auto
- Rental Reimbursement
- Towing
- Minimum physical damage deductibles of \$500/\$1,000

Crime and Fidelity

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

Professional Liability

- Separate limits of \$1,000,000/\$3,000,000 available

Directors and Officers Liability

- Defense costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Order of payments language with priority placed on indemnifying Individual Insured first

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

Documents Required for Proposal

- Completed, signed, and dated Child Care Centers Supplemental application
- Completed ACORD application(s)
- Copy of current facility license
- Copy of facilities' employment application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years

Service

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

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CHILD CARE CENTERS - *continued*

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 more information about our products and services please visit us at 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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