



PRODUCT HIGHLIGHTS

FAIRS AND FAIRGROUNDS

Benefits of this Program

Philadelphia Insurance Companies' Fairs and Fairgrounds Package insurance program is uniquely designed to fulfill a wide range of special insurance needs for the Fairs and Fairgrounds sector. Each policy is custom tailored to address each insured's unique exposures. We can also provide a separate policy to cover the tenant users and/or vendors of the fair or fairground. For all your fairs and fairgrounds needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Premises Liability
- Special Events Liability
- Personal Injury Liability
- Abuse and Molestation coverage available
- Employee Benefits Liability
- Liquor Liability coverage available

Property

- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Blanket limits with large in-house capacity
- Crime, Boiler, Inland Marine and all property coverages under one policy

Umbrella/Excess Liability

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

Automobile

- Owned auto
- Hired and non-owned auto

Crime and Fidelity

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

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 PHLI Fairs and Fairgrounds Supplemental application
- Completed ACORD application(s)
- Copy of applicant's contract with owner of premises, public entity and vendors
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Marketing brochures or website information including a description of the event
- Photos and diagram of layout

Service

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

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FAIRS AND FAIRGROUNDS - *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 all your Fair and Fairgrounds insurance needs,
please visit our website at phly.com*

800.873.4552

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.



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