

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 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

- Large Excess Limits 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 \$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 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 LossControl.com
- Free online 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

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 PHLI 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

800.873.4552

For all your Fair and Fairgrounds insurance needs,

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.



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