



PRODUCT HIGHLIGHTS

FESTIVALS

Benefits of this Program

Philadelphia Insurance Companies' Festivals Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Festival sector. Each policy is custom tailored to address each insured's unique exposures. For all your festival 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
- Personal Injury Liability
- Abuse and Molestation coverage available
- Employee Benefits Liability
- Liquor Liability coverage available

Umbrella/Excess Liability

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

Automobile

- Owned auto
- Hired and non-owned auto

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, 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 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

Document Required for Proposal

- Completed, signed, and dated Special Events Supplemental application
- Copy of applicant's contract with premises, public entity or vendors
- Currently valued insurance company loss runs for the current policy period plus three prior years for risks over \$10,000 in premium that have a history of conducting the particular event. A No Loss letter is required for accounts under \$10,000 in premium
- Brochures, advertising materials and website information if available
- Schedule of activities/events
- Photos and diagram of layout
- Previous year pricing if applicable

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 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 festival insurance needs,
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 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.

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