

# 10 REASONS WHY

## HOME HEALTH CARE ORGANIZATIONS

### 10 Reasons to Choose Philadelphia Insurance Companies for Home Health Care Organizations

1. Separate Abuse and Molestation coverage offered on a first dollar basis
2. Blanket Additional Insured for Managers, Landlords, or Lessors of Premises
3. Employee Dishonesty coverage that includes client property
4. Primary and Contingent Medical Professional Liability available in most states
5. \$20,000 Premises Medical Payment limit
6. \$30,000 Back-up Sewer and Flood coverage
7. Umbrella/Excess limits available up to \$15,000,000
8. Automobile coverage including non-owned and hired car liability that can be included under our package policy
9. Tenants Legal Liability limit of \$1,000,000 included on the General Liability form
10. Interest-free installments available for accounts that generate at least \$2,000 in premium



*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.*

### *Automatically included on every account:*

PHLY BELL ENDORSEMENT - PHLY Bell endorsement includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting 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 ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

800.873.4552

PHLY.com

