



PRODUCT HIGHLIGHTS

HOME HEALTH CARE ORGANIZATIONS

Benefits of this Program

Philadelphia Insurance Companies' Home Health Care Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Home Health Care sector. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability and Abuse & Molestation (if eligible). In addition, we offer a separate Directors and Officers Liability policy. For all your home health care 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
- Abuse and Molestation coverage available
- Premises Liability
- Personal Injury Liability
- Volunteers as Additional Insureds
- Employee Benefits Liability

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss on buildings, contents, business income and extra expense
- Crime, Equipment Breakdown, Inland Marine and all Property coverages under one policy
- Agreed Amount endorsement available with property appraisal

Umbrella/Excess Liability

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

Automobile

- Owned auto
- Hired and non-owned auto
- Volunteers as insureds
- Hired physical damage exposures
- Rental reimbursement for private passenger vehicles
- Minimum physical damage deductibles of \$500/\$1,000

Crime and Fidelity

- Employee Theft may be provided for limits up to \$25,000
- Theft, Disappearance and Destruction of client property

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

Professional Liability

- Occurrence or Claims-Made forms available
- Separate coverage part so no erosion of General Liability aggregate limit
- Provides vicarious coverage for sub-contracted physicians, dentists and optometrists
- Contingent, Vicarious Liability for employed and volunteer physicians
- Primary Professional Liability for employed and volunteer physicians and dentists while in the course of employment is available

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

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HOME HEALTH CARE ORGANIZATIONS - *continued*

Documents Required for Proposal

- Completed, signed, and dated PHL Y Home Health Care Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Copy of current facility license
- Brochure, advertising materials and website information

Service

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

For all your home adoption agency insurance needs, please visit our website at www.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.

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



PHLY.com

