



10 REASONS WHY™

HOME MEDICAL EQUIPMENT DEALERS

Ten Reasons to Choose Philadelphia Insurance Companies for Home Medical Equipment Dealers

1. Products Liability coverage
2. Blanket Additional Insured for Managers, Landlords, or Lessors of Premises
3. Professional Liability limits are separate from General Liability
4. Primary and Contingent Medical Professional Liability available in most states
5. \$20,000 Premises Medical Payment limit
6. Business Income coverage - Actual Loss Sustained
7. Employee Theft coverage
8. Automobile coverage including hired and non-owned 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

Automatically included on every account:

PHLY 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 ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

800.873.4552

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