



PRODUCT HIGHLIGHTS

HOME MEDICAL EQUIPMENT DEALERS

Benefits of this Program

Philadelphia Insurance Companies' Home Medical Equipment Dealers 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 PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability - Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Products Liability coverage
- 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
- Business Income coverage - Actual Loss Sustained

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 \$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 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 MEDICAL EQUIPMENT DEALERS - *continued*

Documents Required for Proposal

- Completed, signed, and dated PHL Home Medical Equipment Dealers Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) 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

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 PHL 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 home medical equipment dealers insurance needs, please visit our website at 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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. 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. | © 2007-2012 Philadelphia Insurance Companies, All Rights Reserved.



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