



# PRODUCT HIGHLIGHTS

## HOMEOWNERS ASSOCIATIONS (HOAs)

### Benefits of this Program

Philadelphia Insurance Companies specializes in the homeowners association industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your homeowners association needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Property management company included as additional insured
- Association members included as additional insureds
- Employee Benefits Liability available

#### Property

- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Backup of sewer and drain protection - \$30,000
- Electronic Data Processing(EDP) Equipment and Media - \$50,000
- Business Personal Property within 1250 feet
- Valuable papers - \$50,000
- Pollutant clean-up and removal - \$25,000
- Boiler coverage is available
- Ordinance of Law, Demolition and Increased Cost of Construction coverage included
- Landscape coverage including vandalism

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Crime and Fidelity

- Property Management company included as additional insured
- Employee Dishonesty
- Money and Securities

#### Automobile

- Owned auto
- Non-owned auto
- Hired auto
- Garagekeepers Legal Liability 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 online 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

#### Documents Required for Proposal

- Completed, signed, and dated PHLY Homeowners Association Supplemental application
- Completed ACORD application(s)
- Latest financial statement
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years for accounts over \$10,000
- Plot plan of project
- Photo(s) of any added exposure (playground, pool, etc.)

# HOMEOWNERS ASSOCIATIONS (HOAs) - *continued*

## 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 PHLI as one of the 400 Best Big Companies in America

## Payment Terms

- Interestfree installments available for accounts that generate at least \$2,000 in premium

*For all your homeowners association insurance needs, please visit our website at [PHLY.com](http://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. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.



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