



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 www.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

- Limits up to \$15,000,000 available (higher limits available upon request)

Crime and Fidelity

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

Automobile

- Owned automobiles
- Non-owned automobile
- Hired automobiles
- Garagekeepers Legal Liability 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

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 prior years for accounts over \$10,000
- Plot plan of project
- Photo(s) of any added exposure (playground, pool, etc.)

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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 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

For all your homeowners association 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.



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