



10 REASONS WHY™

HOMEOWNERS ASSOCIATIONS (HOAs)

Ten Reasons to Choose Philadelphia Insurance Companies for Homeowners Associations (HOAs)

1. Crime/Employee Dishonesty coverage extends insurance to the property management company
2. Coverage for golf course and homeowners association available under the same policy
3. Over 10,000 Homeowners associations insured nationwide
4. Coverage provided for pools, playgrounds, lakes and trails
5. Volunteer workers and association members covered while performing duties for the association
6. Coverage for Special Events (picnics, community days, holiday parties)
7. Directors and Officers coverage available
8. High Umbrella/Excess limits available
9. Coverage for Clubhouse and other association property
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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