



# PRODUCT HIGHLIGHTS

## HOSPICE

### Benefits of this Program

Philadelphia Insurance Companies' Hospice Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Hospice 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 hospice needs, visit our website at [www.phly.com](http://www.phly.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Abuse and Molestation coverage options
- Premises Liability
- Personal Injury Liability
- Volunteers as Additional Insureds
- Employee Benefits Liability

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Crime, Equipment Breakdown, Inland Marine and all Property coverages under one policy
- No separate form needed for computer property, this is included under the personal property limit
- Agreed Amount endorsement available with property appraisal

#### Umbrella/Excess Liability

- Limits up to \$15,000,000 available

#### Automobile

- Owned auto
- Hired and non-owned auto
- Volunteers as Insureds coverage available
- 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
- Money and Securities

#### Professional Liability

- Occurrence or Claims-Made Forms available
- Professional Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Contingent, Vicarious Liability for employed and volunteer physicians is available
- Primary Professional Liability is available to employed and volunteer physicians and dentists while in the course of employment

#### 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

#### Crisis Management Enhancement Endorsement

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

#### 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

#### Loss Control Services

- Product specific web-based loss control solutions through [www.losscontrol.com](http://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

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# HOSPICE - *continued*

## Documents Required for Proposal

- Completed, signed, and dated PHLY Hospice Supplemental application
- Completed ACORD application(s)
- Copy of current facility license
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- 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

*For more information about our products and services please visit us at [phly.com](http://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.

## 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



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