



# 10 REASONS WHY™

## HOTELS

### Ten Reasons to Choose Philadelphia Insurance Companies for Hotels

1. One of the broadest property enhancement forms in the industry. This coverage includes but is not limited to: Property Off Premises, Fire Department Service Charge, Food Spoilage, Valuable Papers, Accounts Receivable, Debris Removal, Sewer and Drain Back-up and Ordinance or Law, Alternative Key System, Reservation System, and Credit Card Slips
2. One stop shopping for all your insurance needs. Property, Equipment Breakdown, Inland Marine, Crime, General Liability, Professional Liability, Abuse and Molestation, and Automobile coverage bundled into one convenient policy
3. Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
4. Blanket limits with agreed value (no coinsurance) available
5. Garagekeeper’s Liability coverage available
6. Liquor Liability coverage available in most states
7. Automobile coverage available for hotel passenger vans, including airport shuttles
8. Hotel guest inconvenience coverage available
9. Guest personal property coverage included
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

Please note that our package premium target is \$50,000

#### 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

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.



PHLY.com

