



# 10 REASONS WHY™

## MENTAL HEALTH ORGANIZATIONS

### Ten Reasons to Choose Philadelphia Insurance Companies for Mental Health Organizations

1. Medical payments for volunteers available
2. Vicarious Professional Liability for employed & contracted Psychiatrists
3. Primary Psychiatrist Professional Liability for employed Psychiatrists is available
4. Claims-Made or Occurrence options available
5. Abuse and Molestation options available
6. Coverage for fundraising events automatically included
7. Tenants Legal Liability coverage available up to a \$1,000,000 limit on the General Liability form
8. Broadened Definition of Insured to include Medical Directors, Administrators or any person under your direct supervision
9. Large Excess Limits available
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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