



PRODUCT HIGHLIGHTS

MENTAL HEALTH ORGANIZATIONS

Benefits of this Program

Philadelphia Insurance Companies' Mental Health Organization Package is insurance uniquely designed to fulfill a wide range of special insurance needs for Mental Health Organizations. 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 & Officers Liability policy. For all your mental health 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
- Premises Liability
- Personal Injury Liability
- Employee Benefits Liability
- Employees and Volunteers as Additional Insureds
- Abuse and Molestation coverage available
- Volunteers as additional insureds
- Coverage for fundraising events

Property

- Special Causes of Loss on buildings, contents, business income and extra expense
- Blankets limits with large in-house capacity
- Equipment Breakdown coverage available
- Ordinance or Law coverage – included up to building limit
- Agreed Amount endorsement available with property appraisal
- Business Income included under the Elite Property Enhancement form
- Glass coverage – no limitation
- Computer property automatically included in the personal property limit, no separate form needed

Umbrella/Excess Liability

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

Automobile

- Owned auto
- Hired and non-owned auto
- Volunteers as Insureds coverage available
- Hired car physical damage available
- Rental reimbursement for private passenger vehicles
- Web-based Auto ID Card issuance
- On-line driver safety training course available

Crime and Fidelity

- Employee Theft (Blanket Fidelity)
- Forgery or alteration
- Money & Securities

Professional Liability

- Occurrence or Claims-Made form available
- Vicarious Professional Liability for psychiatrists
- Separate coverage part so no erosion of General Liability aggregate limit
- Primary psychiatrist Professional Liability coverage can be provided for employed psychiatrist

Directors and Officers Liability

- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Broad definition of Employment Practice Wrongful Act
- Third Party Liability coverage 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

continues on next page...

MENTAL HEALTH ORGANIZATIONS - *continued*

Documents Required for Proposal

- Completed, signed, and dated Mental Health Supplemental application
- Completed ACORD application(s)
- 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 all your mental health 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.

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



PHLY.com

