



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 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

- Large Excess Limits 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
- online 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 \$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 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 LossControl.com
- Free online 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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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

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 PHLI 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

For all your mental health organization insurance needs, please visit our website at PHLY.com

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.



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