



# PRODUCT HIGHLIGHTS

## MOTORSPORTS

### Benefits of this Program

Philadelphia Insurance Companies' motorsports package is insurance uniquely designed to fulfill a wide range of special insurance needs for motorsports facilities and motorsports race teams. We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile and separate Directors and Officers Liability and Umbrella Liability.

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- Coverage on a primary or contingent basis depending on race day responsibilities
- Coverage for Emergency Medical Personnel
- Errors and Omissions coverage for Race Officials available
- Participant Legal Liability included available
- Primary coverage for self-promoted events
- Contingent coverage for non-self promoted rodeo, fireworks, and amusements
- Participant Property Damage Legal Liability provided with limit of \$300,000

#### Property

- Race cars and equipment insured under Inland Marine while off-track
- Blanket coverage available for buildings, personal property and business income
- Special Causes of Loss coverage
- Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
- Agreed Amount endorsement available with property appraisal

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Hired Car and Non-owned auto
- Owned auto
- Rental reimbursement
- Web-based auto ID card issuance
- Online defensive driving workshop

#### Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance and Destruction

#### Directors & Officers Liability

- Defense costs for claims seeking non-monetary relief
- Most favorable venue wording for punitive, multiple or exemplary damages
- Broad definition of Employment Practice Wrongful Act

#### 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

#### Documents Required for Proposal

- Completed, signed, and dated PHLI Motorsports Facility or Motorsports Team Supplemental application(s)
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years
- Copies of contracts between insured and facility owners, if applicable
- Copy of contracts with all sub-contracted entities
- Evidence of Participant Accident coverage
- Annual event schedule
- Track diagram
- List of attractions, if any i.e.: inflatables, amusement devices, etc.
- Emergency evacuation plan
- Brochure, advertising materials and website information

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# MOTORSPORTS - *continued*

## 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 motorsports insurance needs, please visit our website at [PHLY.com](http://PHLY.com)*

800.873.4552

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