

Philadelphia Insurance Companies
the Leader in Non-Profit, Human Services and Social Services

How does Philadelphia Insurance Companies “Non-Profit, Human Services and Social Services” product compare to other Non-Profit, Human Services and Social Services Products in the marketplace?

Features	Philadelphia Insurance Companies “Non Profit, Human Services and Social Services” Product	The Others
The strength and staying power of an A.M. Best “A+” rated carrier	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Claims Adjusters with extensive experience to service the needs of our clients	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
On line driver safety training course is available	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
BELL Enhancement endorsement which includes the following: a) Identity Theft Expense b) Kidnap/Ransom fees and expenses c) Terrorist Travel Reimbursement d) Key Individual Replacement Expense	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Property Elite Enhancement endorsement	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Liability Deluxe Endorsement including blanket additional insured for Landlords, Funding Sources, Grantor of Permits, Lessors of Equipment, Medical Directors and Administrators.	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Auto Enhancement endorsement available with a fleet of 10 or more vehicles	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
“Special Causes of Loss” coverage is available on Building, Contents, Loss of income and Extra Expense	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Equipment Breakdown coverage	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Blanket Property limits available with large in-house capacity	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Theft coverage is available	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Comprehensive General Liability limits to \$3,000,000 aggregate	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Premises liability coverage including Personal Injury liability	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
General Liability defense costs are provided in addition to the policy limits	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Benefits Liability coverage is available	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
General Liability Coverage for fund raising events	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Human Services Professional liability coverage with separate Limits of Liability	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Abuse and Molestation coverage - with separate limits of liability – available. Completely separate from the General Liability limits	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Owned Business Automobile coverage is available	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Umbrella limits up to \$15,000,000 are available	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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.