



# PRODUCT HIGHLIGHTS

## NON-PROFIT AND SOCIAL/HUMAN SERVICE ORGANIZATIONS

### Benefits of this Program

Philadelphia Insurance Companies' Non-profit Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Non-profit sector as defined under IRS Code 501 (c)3. 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 non-profit and social service needs, visit our website at [www.phly.com](http://www.phly.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- Employees and Volunteers as Additional Insureds
- Premises Liability
- Personal Injury Liability
- Coverage for fundraising events
- Abuse and Molestation coverage
- Blanket Additional Insured for funding sources & landlords
- Medical Payments for volunteers included

#### Professional Liability

- Separate coverage part so no erosion of General Liability aggregate limit
- Primary or contingent liability included for employed, contracted, or volunteer physicians and dentists
- Covers Students in Training
- Occurrence or Claims-Made Forms available

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Water backup of sewers and drains or sump pumps - \$30,000
- Equipment Breakdown coverage
- Glass coverage; Sign coverage – no limitation
- Ordinance or Law coverage – included up to building limit
- Agreed Amount endorsement available with signed statement of values/property appraisal

#### Umbrella/Excess Liability

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

#### Directors and Officers Liability

- Defense costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages

#### Automobile

- Owned auto
- Hired and non-owned auto
- Hired car physical damage
- Employees and Volunteers as Insureds coverage available
- Web-based Auto ID Card issuance
- Online Defensive Driving Workshop Crime

#### Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Money and Securities

#### 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](http://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

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# NON-PROFIT AND SOCIAL/HUMAN SERVICE ORGANIZATIONS - *continued*

## Documents Required for Proposal

- Completed, signed, and dated PHLY Non-profit and Human Services Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Photographs of location(s)
- 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 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

*For more information about our products and services please visit us at [phly.com](http://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.



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