

# 10 REASONS WHY

## NON-PROFIT & SOCIAL/HUMAN SERVICE ORGANIZATIONS

### 10 Reasons to Choose Philadelphia Insurance Companies for Non-Profit & Social/Human Service Organizations

1. Professional Liability coverages available including primary or contingent liability for employed, contracted, or volunteer physicians and dentists
2. Abuse and Molestation coverage available
3. Medical Payments for Volunteers included
4. Fundraising events included with General Liability coverage
5. Business Income and Extra Expense – Actual Loss Sustained coverage available
6. Automatic Gap coverage for leased/financed vehicles, as well as, risk management driver safety program available
7. Umbrella/Excess limits available up to \$15,000,000
8. Tenants Legal Liability coverage available up to a \$1,000,000 limit on the General Liability form
9. Broad definition of Insured includes medical directors, administrators and any person or organization under your direct supervision and control
10. Interest-free installments available for accounts that generate at least \$2,000 in premium



*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.*

### *Automatically included on every account:*

PHLY BELL ENDORSEMENT - PHLY Bell endorsement includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting 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 ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

800.873.4552

PHLY.com

