



# 10 REASONS WHY™

## NON-PROFIT & SOCIAL/HUMAN SERVICE ORGANIZATIONS

### Ten 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. Large Excess Limits available
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

#### Automatically included on every account:

**PHLY 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 ENDORSEMENT** - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

800.873.4552

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