



# PRODUCT HIGHLIGHTS

## NURSING HOMES

### Benefits of this Program

Philadelphia Insurance Companies specializes in the nursing home industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your nursing home needs, visit our website at [www.phly.com](http://www.phly.com).

### Key Benefits

#### Property

- Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Agreed Value (no coinsurance) available
- Blanket limits available
- Back up of sewers and drains included as a cause of loss
- Coverage for building foundations, underground pipes, flues and drains
- Demolition coverage included
- Increased Cost of Construction coverage included
- Accounts Receivable coverage included
- Valuable Papers coverage included
- Alarm System Upgrade coverage provided
- Emergency vacating expense included
- Personal Effects coverage for resident's property
- Resident's Money and Securities coverage

#### Automobile

- Owned automobiles including transportation of residents
- Non-owned automobile exposures
- Hired automobiles
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

#### Crime and Fidelity

- Employee Dishonesty (blanket fidelity)
- Forgery or Alteration
- Theft, Disappearance and Destruction
- Money and Securities coverage (inside/outside) provided
- Money Orders and Counterfeit Paper Currency coverage provided

#### 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

#### Documents Required for Proposal

- Completed, signed and dated ACORD application.
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Ultimate Cover Update Questionnaire

#### Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

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# NURSING HOMES - *continued*

## 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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