



PRODUCT HIGHLIGHTS

PUBLIC ENTITIES

Benefits of this Program

Philadelphia Insurance Companies specializes in the public entities industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your public entities needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$2,000,000 each occurrence/\$4,000,000 aggregate
- Premises Liability
- Personal Injury Liability
- Employee Benefits Liability
- Third Party Sewer Back Up coverage for sewerage treatment facilities and limited pollution coverage for water treatment facilities

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss on buildings, contents, loss of income and extra expense
- Ultimate Cover – broad proprietary property coverage form including flood and earthquake where available
- Agreed Amount endorsement available with a property appraisal
- \$100,000 Business Income and Extra Expense included as part of the Property Elite Enhancement
- Equipment Breakdown and Boiler and Machinery coverage

Automobile

- Replacement cost coverage for fire trucks and ambulances
- Owned autos
- Hired car and non-owned auto

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance and Destruction
- Public Employee Crime Coverage

Umbrella/Excess Liability

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

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
- 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 PHLY Public Entity Supplemental application(s)
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Current budget including details of expenditures

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 all your public entity insurance needs, please visit our website at www.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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