



PRODUCT HIGHLIGHTS

PUBLIC ENTITIES

Benefits

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 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 auto
- 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

- Large Excess Limits available

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 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 LossControl.com
- Free online 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 (3) 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 PHLY 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 PHLY.com

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.



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