



PRODUCT HIGHLIGHTS

REAL ESTATE SCHEDULES

Benefits of this Program

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

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$2,000,000 aggregate
- Products/Completed Operations
- Advertising Injury Liability
- Fire Legal Liability
- Medical Payments coverage
- Special Events Liability

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 with large in-house capacity
- Back up of sewers and drains included as cause of loss
- Coverage for building foundations and underground pipes, flues and drains
- Demolition coverage available
- Increased Cost of Construction available
- Accounts Receivable coverage included
- Valuable Papers coverage included
- Alarm System Upgrade coverage included
- Fire Department Service Charge coverage

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Owned auto
- Non-owned auto
- Hired auto
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

Crime and Fidelity

- Money and Securities coverage (inside/outside)
- Money Orders and Counterfeit Paper Currency coverage
- Employee Dishonesty
- Forgery or Alteration coverage available
- Theft, Disappearance and Destruction coverage available
- Kidnap and Ransom-Extortion coverage

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 ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years

REAL ESTATE SCHEDULES - *continued*

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 PHLI 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 real estate 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. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.



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