



PRODUCT HIGHLIGHTS

RELIGIOUS ORGANIZATION DIRECTORS & OFFICERS LIABILITY

Benefits of this Program

This policy is a solution for small to medium-sized religious organizations that desire economical Directors & Officers Liability coverage.

Key Benefits

- The expertise and stability of an A.M. Best A+ rated admitted carrier
- Broad definition of claim includes written demand for monetary and non-monetary relief, arbitration, and administrative proceedings, as well as civil and criminal actions (II.B.1. and 2.)
- Flexibility in the claims handling process enables the insured to choose the most efficient means to handle the claim (V.K.1. and V.K.2.)
- Entity coverage (I.C.)
- Punitive, multiple and exemplary damages coverage (II.C.)
- Modified hammer clause (50/50) (V.K.7.)
- Definition of Individual Insured includes lawful spouse, the estate, and heirs (II.E.2. and II.E.3.)
- Definition of Individual Insured includes global equivalents (II.E.4.)
- Worldwide coverage territory (Coverage Territory not defined, so no geographical limits to coverage)
- Defense for Americans with Disabilities Act claims (I.H.5)

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"

Documents Required for Proposal

- Completed, signed, and dated application
- Latest annual audited financial statement or 990 tax form
- Supplemental claim form, if applicable

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 more information about our products and services please visit us at www.phly.com

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Insurance Holding Company. Coverage(s) described may not be available in all states and certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not normally participate in state guaranty funds and insureds are therefore not afforded protection by such funds.

© 2009 Philadelphia Insurance Companies



PHLY.com

