



# PRODUCT HIGHLIGHTS

## RELIGIOUS ORGANIZATIONS

### Benefits of this Program

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

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Abuse and Molestation coverage available for qualified accounts
- Employee Benefits Liability
- Volunteers and church members as additional insureds
- Coverage for fundraising events
- Amended definition of bodily injury to include mental anguish

#### Professional Liability

- Coverage extends to: Clergy, lay clergy, volunteers, teachers, daycare professionals, various human service counselors and cemetery professionals
- Separate limits, separate aggregate and extends to Umbrella policy

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Water backup of sewers and drains coverage
- Sign coverage
- Stained glass coverage
- Ordinance or Law coverage
- Fine arts coverage available
- Agreed Value endorsement available with assigned statement of values

#### Umbrella/Excess Liability

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

#### Automobile

- Non-owned and hired car coverage
- 15 passenger vans and buses are acceptable exposures
- Volunteers as insured's coverage available
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

#### Directors and Officers Liability

- Defense costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Order of payments language with priority placed on indemnifying Individual Insureds first

#### Crime and Fidelity

- Money and Securities coverage available
- Employee Dishonesty
- Forgery or Alteration coverage available
- Theft, Disappearance and Destruction coverage 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](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

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# RELIGIOUS ORGANIZATIONS - *continued*

## Documents Required for Proposal

- Completed, signed, and dated PHLY Religious Organization Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Photographs of location(s)

## 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 religious organization insurance needs,  
please visit our website at [www.phly.com](http://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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