



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 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, child care 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

- Large Excess Limits available

Automobile

- Hired and non-owned auto
- 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 \$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 Religious Organization Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Photographs of location(s)

continues on next page...

RELIGIOUS ORGANIZATIONS - *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 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 religious organization 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.



PHLY.com

