



# 10 REASONS WHY™

## VOCATIONAL TECHNICAL SCHOOLS

### Ten Reasons to Choose Philadelphia Insurance Companies for Vocational Technical Schools

1. General Liability, Educators Professional Liability, Excess Liability, Directors & Officers Liability and Employment Practices Liability all available with one carrier\*
2. Competitively priced broad causes of loss property form with built-in flexibility to meet all clients needs
3. Blanket limits with agreed value available (no coinsurance)
4. Business interruption with tuition reimbursement
5. Abuse and Molestation coverage available
6. Corporal Punishment coverage available
7. Ability to offer Flood and Earthquake coverages
8. Large Excess Limits available
9. Workplace Violence coverage available\*
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

\* D & O, Employment Practices Liability and Workplace Violence coverages are available on our separate Specialty Lines Professional policy.

#### Automatically included on every account:

**PHLY 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 ENDORSEMENT** - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"



800.873.4552

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