



# PRODUCT HIGHLIGHTS

## VOCATIONAL TECHNICAL SCHOOLS

### Benefits of this Program

Philadelphia Insurance Companies specializes in the vocational technical school industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your vocational technical school 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
- Science Laboratory coverage provided
- Special Events Liability
- General Aggregate per Campus
- Educator's Professional Liability
- Employee Benefits Liability
- Corporal Punishment coverage available
- Abuse and Molestation coverage available
- Medical Incident Liability for Nurses
- Broad Named Insured wording automatically included

#### Property

- Blanket Limits with large in-house capacity
- Coverage for property of students
- Vandalism Reward Reimbursement coverage
- Replacement Cost endorsement
- Business Income changes – Educational institutions (tuition reimbursement)
- Ordinance or Law coverage included
- Boiler or Mechanical Breakdown coverage included

#### Umbrella/Excess Liability

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

#### Automobile

- Owned automobiles
- Hired and non-owned automobile exposures
- Liability and physical damage
- Rental reimbursement
- Coverage for fleets including 60+ passenger buses

#### Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration

#### 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

#### Documents Required for Proposal

- Completed, signed, and dated PHLY Private, Academic and Vocational Supplemental application
- Complete ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Photographs of location(s)
- Latest financial statement
- Brochure, advertising materials and website information

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# VOCATIONAL TECHNICAL SCHOOLS - *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 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](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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