



# PRODUCT HIGHLIGHTS

## ACADEMIC SCHOOLS

### Benefits of this Program

Philadelphia Insurance Companies specializes in the Academic School industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Academic School needs, visit our website at [PHLY.com](http://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 & Molestation coverage available
- Medical Incident Liability for nurses
- Broad Named Insured wording automatically included

#### Professional Educational Legal Liability

- Broad definition of education services
- Limits up to \$15,000,000 available
- Defense Costs in addition to Limit of Liability
- Most favorable venue wording for punitive, multiple and exemplary damages

#### 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)
- Property Enhancement form
- Ordinance or Law coverage included
- Boiler or Mechanical Breakdown coverage included

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

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

#### Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration

#### 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](http://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 Academic School 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)
- Latest financial statement
- Brochure, advertising materials and website information

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# ACADEMIC 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 PHLY as one of the 400 Best Big Companies in America

## Payment Terms

- Interestfree installments available for accounts that generate at least \$2,000 in premium

*For more information about our products and services please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552

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