



# 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 [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

#### 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

- 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 Academic School 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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# 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 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 academic school insurance needs,  
please visit our website at [www.phly.com](http://www.phly.com)*

800.873.4552

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