



# PRODUCT HIGHLIGHTS

## SHOPPING CENTERS

### Benefits of this Program

Philadelphia Insurance Companies specializes in the retail shopping center industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your retail shopping center needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$2,000,000 aggregate
- Products/Completed Operations coverage
- Advertising Injury
- Premises liability
- Fire Legal limit coverage
- Medical Payments limit
- Special Events coverage available

#### Property

- Blanket limits with large in-house capacity
- Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Agreed value (No coinsurance) available
- Back up of sewers and drains included as cause of loss
- Coverage for building foundations and underground pipes, flues and drains
- Demolition coverage available
- Increased Cost of Construction coverage included
- Accounts Receivable coverage included
- Valuable Papers coverage included
- Alarm System Upgrade coverage

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Owned auto
- Non-owned auto
- Hired auto
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

#### Crime and Fidelity

- Money and Securities coverage (inside/outside) included
- Money Orders and Counterfeit Paper Currency coverage included
- Kidnap and Ransom-Extortion
- 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 ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Ultimate Cover Update Questionnaire
- Photographs of location(s)
- Rent roll naming each tenant, type of business, area occupied and rent per square foot

# SHOPPING CENTERS - *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 PHLI 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 all your retail shopping center insurance needs, please visit our website at [PHLY.com](http://PHLY.com)*

800.873.4552

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