



# PRODUCT HIGHLIGHTS

## PROFESSIONAL SPORTS

### Benefits of this Program

Philadelphia Insurance Companies' Professional Sports package is insurance uniquely designed to fulfill a wide range of special insurance needs for professional sports teams, leagues, stadiums and arenas. We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile and separate Directors & Officers, and Umbrella Liability.

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- Coverage is on a primary or contingent basis depending on game day responsibilities
- Coverage for emergency medical personnel
- Participant Legal Liability coverage available
- Rostered players included in definition of employees
- Coverage for employed trainers
- Primary coverage for self-promoted events
- Contingent coverage for non-self promoted rodeo, fireworks, amusements and motorsports events included
- Damage to premises rented to teams/leagues included up to \$1,000,000

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Crime, Equipment Breakdown, Inland Marine and all property coverages under one policy
- No separate form needed for computer property, this is included under the personal property limit
- Agreed Amount Endorsement available with property appraisal

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Hired and non-owned auto
- Owned auto
- Garagekeepers Liability
- Rental reimbursement
- Web-based auto ID card issuance
- Online defensive driving workshop

#### Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance and Destruction

#### 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 PHLY Venue and Sports Facility or Pro Sports Application
- Completed ACORD applications for Property, Auto and Umbrella Liability if requested
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years
- Standard contract for the lease of the insured venue/facility to others
- Contract with and certificates of insurance from the sub contractors listed in Question 2 of the General Liability section
- Complete annual event schedule
- Brochure, advertising material, and website information
- Latest financial statement
- Emergency evacuation plan

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# PROFESSIONAL SPORTS - *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

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

*For all your professional sports insurance needs, please visit our website at [PHLY.com](http://PHLY.com)*

800.873.4552

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