



PRODUCT HIGHLIGHTS

SUBSTANCE ABUSE REHABILITATION FACILITIES

Benefits of this Program

Philadelphia Insurance Companies' Substance Abuse Rehabilitation Facilities Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Substance Abuse Rehabilitation Facilities sector. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability and Abuse & Molestation (if eligible). In addition, we offer a separate Directors & Officers Liability policy. For all your substance abuse rehabilitation facilities needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability
- Volunteers as Additional Insureds
- Personal Injury Liability
- Coverage for fundraising events
- Employee Benefits Liability

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Water backup of sewers, drains or dumps - \$25,000
- Sign Coverage – No Limitation
- Glass Coverage – No Limitation
- Ordinance or Law Coverage – Included up to building limit
- Spoilage Coverage - \$25,000
- Agreed Amount Endorsement available with property appraisal

Automobile

- Owned auto
- Hired and non-owned auto
- Volunteers as insureds coverage available
- Hired Car Physical Damage
- Rental reimbursement for private passenger vehicles

Crime and Fidelity

- Forgery or Alteration
- Theft, Disappearance and Destruction
- Employee Dishonesty (Blanket Fidelity)

Umbrella/Excess Liability

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

Directors and Officers Liability

- Defense cost in addition to the limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Third Party Liability coverage

Professional Liability

- Occurrence or Claims-Made forms available
- Primary Psychiatrist Coverage can be provided for employed psychiatrists
- Contingent, Vicarious Liability for employed and volunteer physicians
- Primary Professional Liability for employed and volunteer physicians and dentists while in the course of employment is available

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
- 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

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SUBSTANCE ABUSE REHABILITATION FACILITIES - *continued*

Documents Required for Proposal

- Completed, signed, and dated PHLY Substance Abuse Rehabilitation Facility application
- Completed and signed/dated PHLY Mental Health Organization Supplemental application
- Complete ACORD application(s)
- Currently valued insurance company loss runs for current policy period plus three prior years
- Photographs of locations(s)
- Brochure, advertising materials and website information

Service

- Clients are serviced by both our Home Office staff as well as our regional offices located throughout the country

For all your substance abuse rehabilitation facilities insurance needs, please visit our website at 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.

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



PHLY.com

