



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 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

- Large Excess Limits 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 \$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

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SUBSTANCE ABUSE REHABILITATION FACILITIES - *continued*

Documents Required for Proposal

- Completed, signed, and dated PHL Y Substance Abuse Rehabilitation Facility application
- Completed and signed/dated PHL Y Mental Health Organization Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for current policy period plus three (3) prior years
- Photographs of location(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

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 PHL Y 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 substance abuse rehabilitation facilities insurance needs, please visit our website at PHLY.com

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.



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