



10 REASONS WHY™

VOLUNTEER FIRE DEPARTMENTS

Ten Reasons to Choose Philadelphia Insurance Companies for Volunteer Fire Departments

1. Business Income and Extra Expense coverage available for loss due to interruption of fundraising events
2. Agreed value or replacement cost valuation available for covered autos
3. Directors & Officers Liability coverage provides Defense Costs in addition to the Limit of Liability
4. Large Excess Limits available
5. Owner of a commandeered auto seized in an emergency is covered as an Insured
6. Mobile Firefighting Equipment coverage available for scheduled or unscheduled mobile property
7. Six comprehensive Crime coverages available including Employee Theft and Funds Transfer Fraud
8. Professional Medical Care Services coverage is automatically included
9. Mobile boilers and pressure vessels on rescue related vehicles or floating devices covered under boiler and machinery
10. Pollution coverage is provided for the following:
 - Emergency operations conducted away from insured premises
 - Training activities
 - Water runoff from cleaning equipment used in an emergency operation

Automatically included on every account:

PHLY 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 ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

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.



PHLY.com

