



# PRODUCT HIGHLIGHTS

## VOLUNTEER FIRE DEPARTMENTS

### Benefits of this Program

Philadelphia Insurance Companies specializes in the volunteer fire department industry. We offer a comprehensive multi line policy that addresses the unique coverage requirements of volunteer fire departments. For all your volunteer fire department needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Professional medical care services
- Personal watercraft used in emergencies
- Insureds include good samaritans and owners of property used in emergencies
- Blanket additional insureds
- General aggregate applies separately to each named insured and to each location
- Pollution coverage is automatically included for emergency operations conducted away from the premises, training activities, water runoff from cleaning equipment used in an emergency
- Asbestos coverage is automatically included for emergency operations conducted away from premises, training activities, costs of abatement, removal or disposal of asbestos in emergency operations and training activities
- Fund Raising and Special Events coverage available

#### Property

- Blanket limits with large in-house capacity
- Ultimate Cover enhancement which automatically covers property of others used in emergencies, computer virus extraction expense, guard dogs and pets
- Optional Property coverage such as Guaranteed Replacement Cost on buildings or business personal property
- Actual Loss of Business Income and Extra Expense due to the interruption of fund raising activities. Coverage will begin immediately if a civil authority prohibits access to the fundraising location
- Special Causes of Loss coverage on building, contents, loss of income and extra expense
- Glass coverage – included in building limit

#### Inland Marine Mobile Property

- Covers scheduled or unscheduled mobile firefighting, ambulance or rescue related equipment
- Coverage enhancements such as debris removal expenses & newly acquired mobile property

#### Boiler and Machinery

- Includes mobile boilers, pressure vessels, cranes and hoists on rescue related vehicles or floating devices

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Covers bodily injury to a volunteer firefighter if the volunteer firefighter is not covered under workers compensation
- Owner of a commandeered auto is an insured
- Fellow employee exclusion is deleted
- Primary physical damage coverage to volunteers' autos used in emergencies when no coverage exists
- Physical damage deductible reimbursement when coverage exists

#### Crime and Fidelity

- Six comprehensive crime coverages are available including Employee Theft and Funds Transfer Fraud

#### Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Broad definition of Employment Practice Wrongful Act

#### 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"

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# VOLUNTEER FIRE DEPARTMENTS - *continued*

## 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 PHLV Volunteer Fire Department Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Statement of values (for blanket and/or agreed value)

## 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 PHLV 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 more information about our products and services please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552

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