



10 REASONS WHY™

YMCA/YWCA

Ten Reasons to Choose Philadelphia Insurance Companies for YMCAs/YWCAs

1. Blanket Property limits offered; Agreed Value endorsement available
2. Medical Payments for Volunteers included
3. Abuse and Molestation coverage available
4. Professional Liability coverage for teachers (child care operations) and employed nurses
5. Business Income and Extra Expense - Actual Loss Sustained coverage is available
6. Aquatics loss control/Risk management modules for staff
7. Coverage for child care and camp exposures
8. Employees and volunteers as insureds under the General Liability and Auto coverage
9. Coverage for fundraising events included
10. Large Excess Limits available

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

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