



# PRODUCT HIGHLIGHTS

## YMCA/YWCA

### Benefits of this Program

Philadelphia Insurance Companies specializes in YMCAs/YWCAs. We understand how to provide a flexible and comprehensive insurance program for risks across the United States. For all your insurance needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Premises Liability
- Personal Injury Liability
- Employees and volunteers as insureds
- Coverage for childcare activities
- Coverage for camp activities
- Abuse and Molestation coverage
- Medical Payments coverage
- Fundraising events included

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Water coverage including surface water and backup of sewers and drains - \$30,000
- Equipment Breakdown coverage
- Sign coverage – no limitation
- Ordinance or Law coverage – included up to building limit
- Spoilage coverage - \$50,000
- Agreed Value available with signed statement of values/property appraisal

#### Automobile

- Owned auto
- Hired and non-owned auto
- Employees and Volunteers as insureds
- Hired car physical damage
- Rental reimbursement

#### Umbrella/Excess Liability

- Large Excess Limits available
- Employers Liability coverage available

#### Directors and Officers Liability

- Defense costs in addition to the limit of liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Order of payments language with priority placed on indemnifying Individual Insureds first

#### Professional Liability

- Available on an Occurrence or Claims-Made form
- Separate coverage part so no erosion of General Liability aggregate limit
- Coverage for teachers (child care operations) and employed nurses
- Covers students in training

#### Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Money and Securities

#### 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](http://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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# YMCA/YWCA - continued

## Documents Required for Proposal

- Completed, signed, and dated PHL Y YMCA/YWCA Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochures, advertising material 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 more information about our products and services please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552

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