



# PRODUCT HIGHLIGHTS

## ZOOS

### Benefits of this Program

Philadelphia Insurance Companies specializes in the zoo industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your zoo 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
- Premises Liability
- Fund Raising and Special Events Liability
- Personal Injury Liability
- Abuse and Molestation coverage available
- Employee Benefits Liability
- Liquor Liability coverage available

#### Property

- Ultimate Cover – broad proprietary property coverage form including flood and earthquake
- Blanket limits with large in-house capacity
- Crime, Boiler, Inland Marine and all Property coverages under one policy
- No separate form needed for computer property, this is included under the personal property limit
- Coverage is included for guest personal property, foundations, underground pipes, flue and drains, retaining walls that are not a part of the building, bridges, roadways, walks, patios and other paved surfaces
- Automatic coverages, including, but not limited to arson reward, contract penalty clause, excavation and landscaping, fire sprinklered or burglar alarm upgrade, new construction and accounts receivable

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Owned auto
- Non-owned auto
- Hired auto

#### Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

#### 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

#### Documents Required for Proposal

- Completed, signed, and dated PHLY Zoo Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating and roofing updates

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# ZOOS - *continued*

## 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 PHLI 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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