



PRODUCT HIGHLIGHTS

GYMNASTICS

Benefits of this Program

Philadelphia Insurance Companies' gymnastics package is insurance uniquely designed to fulfill a wide range of special insurance needs for gymnastics program including activities such as cheerleading, martial arts, swimming, camps/clinics, birthday parties and day care operations. Each policy is custom tailored to address each insured's unique exposures. We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile and separate Directors and Officers Liability and Umbrella Liability. For all your gymnastics needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- Coverage for booster clubs and fundraising events available
- Abuse and Molestation coverage available
- Participant Legal Liability included
- Coverage available for sponsored competitions and tournaments

Property

- Blanket limits apply separately to buildings, personal property and business income including extra expense
- Special Causes of Loss coverage
- Ultimate Cover – broad proprietary property coverage form including flood and earthquake where available
- Agreed Amount endorsement available with property appraisal
- Inland Marine coverage available for equipment transported to events

Umbrella/Excess Liability

- Limits up to \$15,000,000 available

Automobile

- Hired Car and Non-owned auto
- Owned autos
- Rental reimbursement
- Web-based auto ID card issuance
- Online defensive driving workshop

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance and Destruction

Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

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 www.losscontrol.com
- Free On-line 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 Gymnastics Supplemental application
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus four prior years
- Schedule of sponsored special events/competitions /tournaments for the coming year
- If in business less than 2 years, copy of business plan and resume of owner
- Evidence of Participant Accident coverage
- Copy of waiver and release forms
- Web site information

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GYMNASTICS - *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 the Companies 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 all your gymnastics insurance needs,
please visit our website at www.phly.com*

800.873.4552

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.



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