



# PRODUCT HIGHLIGHTS

## CONSULTING FORESTERS

### Benefits of this Program

Philadelphia Insurance Companies' Consulting Forester program provides General Liability and a specific Foresters Professional Liability endorsement for university educated professionals providing a variety of services to public and private landowners. Eligible activities include timber cruising, timber inventory, determining boundary lines, forest management planning, conducting growth studies, wildlife management, timber sales, reforestation, performing property inspections, controlled or prescribed burning, pesticide or herbicide application, and surveying.

Gillingham & Associates is a subsidiary of Philadelphia Insurance Companies that specializes in commercial property & casualty insurance for the outdoor recreation and hospitality industries. With over 10 years as the endorsed insurance program for the Association of Consulting Foresters, we have insights into your industry that others just don't have. Our years of experience and specialization in the outdoor insurance industry allow us to provide stability in rates and coverage that the competition can't.

### Key Benefits

#### General Liability

- Comprehensive General Liability – Available Limits
  - \$1,000,000/\$500,000/each occurrence
  - \$2,000,000/\$1,000,000/\$500,000 aggregate
- Employee Benefits Liability
- Damage to Premises Rented to You - \$100,000
- Medical Payments - \$5,000
- Available coverage options:
  - Watercraft Liability
  - Most ISO Endorsements

#### Forester Special Liability Coverage Endorsement

- Coverage for Pesticide or Herbicide application
- Coverage for Smoke Damage Liability
- Optional Expanded Form provides coverage for appraisals
- Limited Testing or Consulting Errors and Omissions – Available Limits
  - \$1,000,000/\$500,000/\$250,000/\$100,000 each occurrence
  - \$1,000,000/\$500,000/\$250,000/\$100,000 aggregate

#### Umbrella/Excess Liability

- Large Excess Limits available

#### 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, 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
- Free online interactive defensive driver training course and examination
- Strategic partnership with best in class vendor for you to access discounted background & motor vehicle record (MVR) checks

#### Documents Required for Proposal

- Completed, signed, and dated PHLY Consulting Forester application
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Website information or brochure
- Sample Appraisal (if requesting expanded coverage for Appraisal E&O)

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# CONSULTING FORESTERS - *continued*

## Service

- Clients are serviced by Gillingham & Associates staff
- Independent agents have the choice to work directly with Gillingham & Associates or work with a Philadelphia Insurance Companies Representative in the closest regional office

## Carrier

- Coverage is available through Philadelphia Insurance Company (non-admitted) and insureds are added as named insured certificate holders on the Master Policy.

800.849.9288

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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