



PRODUCT HIGHLIGHTS

CAMPGROUND AND RECREATIONAL VEHICLE PARKS

Benefits of this Program

Philadelphia Insurance Companies' Campground and Recreational Vehicle Parks Package is insurance uniquely designed to fulfill the wide range of special insurance needs for Campgrounds and Recreational Vehicle Parks. For all your campground and RV park needs, visit our website at www.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
- Trailer Spotting coverage
- Liquor Liability coverage
- Special Event coverage
- Medical payments included for campers
- Blanket Additional Insureds

Property

- Separate Blanket Limits for building, contents, and business income/extra expense
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Pollutant clean-up and removal - \$25,000
- Outdoor Property/Debris Removal - \$25,000
- Backup of Sewers and Drains -\$25,000

Crime and Fidelity

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

Inland Marine

- Miscellaneous tools and equipment coverage
- EDP/Computer coverage
- Indoor/Outdoor sign coverage

Umbrella/Excess Liability

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

Automobile

- Owned auto
- Hired and non-owned auto
- Hired Car Physical Damage
- Rental Reimbursement for private passenger vehicles

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 application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Plot plan
- Park rules
- Copy of operations manual (which should include safety, medical and emergency procedures)
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating and roofing updates
- Brochures, advertising materials and website information

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CAMPGROUND AND RECREATIONAL VEHICLE PARKS - *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 campground and RV park insurance needs,
please visit our website at www.phly.com*

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Insurance Holding Company. Coverage(s) described may not be available in all states and certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not normally participate in state guaranty funds and insureds are therefore not afforded protection by such funds.

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