



PRODUCT HIGHLIGHTS

RV PARKS & CAMPGROUNDS

Benefits of this Program

Philadelphia Insurance Companies' RV Park & Campground program has been specifically developed to address the unique insurance needs of Campgrounds. Target risks include RV Parks considered destination spots where guests partake in regional areas of interest. These facilities may provide recreational services such as fishing, boating, canoeing, miniature golf, horseshoe pits, playgrounds, swimming pools and organized activities for guests.

The program is endorsed by the KOA Owners Association.

Gillingham & Associates is a subsidiary of Philadelphia Insurance Companies that specializes in commercial property & casualty insurance for the outdoor recreation and hospitality industries. Unlike many competitors, we focus exclusively on outdoor and recreation related businesses. This means we have insights into your industry that others don't. We have the knowledge and ability to insure everything from a walk-and-wade fishing outfitter to a world-class resort that has diverse activities and very specific insurance needs.

We tailor each policy to address each insured's unique exposures. We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile and separate Umbrella liability. For all your outdoor recreation and hospitality needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability – Available Limits:
 - \$1,000,000 each occurrence
 - \$2,000,000 or \$3,000,000 aggregate
- Employee Benefits Liability
- Damage to Premises Rented to You - \$100,000
- Medical Payments - \$5,000
- Blanket Additional Insureds
- Available Coverage Options:
 - Watercraft Liability
 - Trailer Spotting Endorsement
 - Most ISO Endorsements

Liquor Liability

- Limits to \$1,000,000/\$1,000,000 (in most states)

Property

- Elite Property Enhancement: Campground & RV Parks, including:
 - \$100,000 Business Income and Extra Expense
 - \$25,000 Outdoor Property
 - \$25,000 Sewer or Drain Water Backup
- Replacement Cost or Actual Cash Value Coverage
- Available Coverage Options:
 - Blanket Limits
 - CP1410 Additional Covered Property
 - Most ISO Endorsements

Umbrella/Excess Liability

- Large Excess Limits available

Inland Marine

- Maintenance equipment, camping equipment, tools, small boats, golf carts
- Fine Arts
- Indoor/Outdoor sign coverage
- Electronic Data Processing

Crime and Fidelity

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

Automobile

- Hired and non-owned auto
- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans and buses used to transport guests
- Seasonal Coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal use
- Web-based Auto ID Card issuance
- Free online interactive defensive driver training course and examination

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RV PARKS & CAMPGROUNDS - *continued*

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

- On-site loss control available from Taylor & Associates, risk management specialists in the outdoor recreation industry outdoor-safety.com.
- 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 Specialty application
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Website information or brochure
- Supplemental applications, if applicable

Service

- Clients are serviced by both our Gillingham & Associates staff as well as the National Processing Center 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

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

Carrier

- Gillingham & Associates underwriters review each submission to determine appropriate coverage placement.
- Most 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
- In some instances where exposures dictate, coverages are underwritten by First Mercury Group, rated (A-) Excellent by A.M. Best. As an excess and surplus (E&S) lines underwriter, First Mercury focuses on the specialty niche and underserved segments of the insurance industry

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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