



PRODUCT HIGHLIGHTS

RECREATIONAL LODGING

Benefits of this Program

Philadelphia Insurance Companies' Recreational Lodging package is designed to meet the needs of those operators providing lodging to outdoor enthusiasts and travelers such as bed & breakfasts, fishing & hunting lodges, dude & guest ranches, and world class destination resorts and lodges.

Gillingham & Associates, Inc. is a subsidiary of Philadelphia Insurance Companies that specializes in commercial property & casualty insurance for the outdoor recreation and hospitality industries. With over 15 years insuring the recreation, hospitality and leisure market, 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. We put this experience to work for our customers every day.

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 Directors and Officers Liability and 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:
 - Personal Liability Endorsement for resident owners
 - Hunting and Fishing Guides as Additional Insureds
 - Watercraft Liability
 - Dogs in the Insured's Care, Custody or Control
 - Marina Operators Legal Liability
 - Most ISO Endorsements

Liquor Liability

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

Property

- Elite Property Enhancement: Great Outdoors, including:
 - \$100,000 Business Income and Extra Expense
 - \$1,000 Lock Replacement
 - \$5,000 Automated External Defibrillators (AED) Coverage
 - \$2,000 per Horse in Insured's Care Custody or Control
 - \$1,000 per Hunting Dog in Insured's Care Custody or Control
 - \$25,000 Fine Arts
 - \$25,000 Personal Effects and Property of Others

- Replacement Cost or Actual Cash Value Coverage
- Available Coverage Options:
 - Blanket Limits
 - CP1410 Additional Covered Property
 - Golf Course Property Endorsement
 - Most ISO Endorsements

Umbrella/Excess Liability

- Large Excess Limits available

Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, ATVs, golf carts, bicycles, snowmobiles, sleighs
- Fine Arts
- 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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RECREATIONAL LODGING - *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.
- Industry specific Risk Management Guides for your use identifying specific standards and proven techniques for managing inherent risk through 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 Recreational Lodging 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
- Copy of waiver and release forms
- 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

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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