



# PRODUCT HIGHLIGHTS

## RETAIL GUN STORES AND GUNSMITHING

### Benefits of this Program

Philadelphia Insurance Companies specializes in the Outdoor Recreation Industry including shooting ranges, retail gun shops and hunting operations. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your outdoor recreation needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability - Limits of \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability that also covers you at off premises events such as gun shows or trade shows
- Professional Liability endorsement for Firearms Instructors
- Medical payments coverage of \$5,000
- Special coverage is available for shooting ranges, special events, kayak/canoe rental and outfitting and guiding operations in addition to your retail store - all on one policy
- Damage to Premises Rented to You - \$100,000
- No sub-limit or exclusion for Gunsmithing operations

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on Buildings, Contents, Business Income and Extra Expense
- Agreed Value endorsement available with property appraisal
- \$25,000 of Personal Property of Others coverage as part of our Elite property form
- \$100,000 of Business Income and Extra Expense coverage as part of our Elite property form
- Inland Marine coverage floater developed for equipment such as guns, archery equipment, boats, trailers or property in transit

#### Directors & Officers Liability

- Flexible limit options available starting at \$500,000
- Defense costs are in addition to the Limit(s) of Liability for qualified applicants
- Optional selection of counsel - Insured may choose defense counsel or tender the defense to the Underwriter

#### Automobile

- Owned auto
- Hired and non-owned auto

#### 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, and 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 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 Retail Gun Store and Gunsmithing application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Waiver of Liability
- Evidence of proper licenses (copy of FFL)
- Proof of insurance for sub-contracted operations including Gunsmithing
- Resume of owner and business plan if in business less than 3 years
- Website information

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# RETAIL GUN STORES AND GUNSMITHING - *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 PHLI 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 Retail Gun Stores And Gunsmithing insurance needs, please visit our website at [PHLY.com](http://PHLY.com)*

800.873.4552

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