

Focus on the things that matter.
We'll handle the risk.



Program Details

Philadelphia Insurance Companies' Nonprofit Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Nonprofit sector as defined under IRS Code 501 (c)3. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability and Abuse & Molestation (if eligible). In addition, we offer a separate Directors & Officers Liability policy.

Coverage Features

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence / \$3,000,000 aggregate
- Employee Benefits Liability
- Employees and Volunteers as Additional Insureds
- Premises Liability
- Personal Injury Liability
- Coverage for fundraising events
- Abuse & Molestation coverage
- Blanket Additional Insured for Funding Sources & Landlords
- Medical Payments for Volunteers included

Property

- Blanket limits with large in-house capacity
- Special causes of loss coverage on building, contents, loss of income and extra expense
- Water backup of sewers and drains or sump pumps - \$30,000
- Equipment Breakdown coverage
- Glass coverage; Sign coverage – no limitation
- Ordinance or Law coverage – included up to building limit
- Spoilage coverage - \$50,000
- Agreed Amount endorsement available with signed statement of values/property appraisal

Automobile

- Owned auto
- Hired and non-owned auto
- Hired car physical damage
- Employees and Volunteers as Insureds coverage available
- Rental Reimbursement for Private Passenger Vehicles
- Web-based Auto ID Card issuance
- Online Defensive Driving Workshop Crime

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.

Crime

- Employee Theft
- Forgery or Alteration
- Money and Securities

Umbrella/Excess Liability

- Limits up to \$15,000,000
- Employers Liability coverage available

Directors and Officers Liability

- Five part form: includes D&O, EPL (including Third Party), Fiduciary, Workplace Violence, and Internet Liability coverages
- Defense costs in addition to the limit of liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Order of payments language with priority placed on indemnifying the Individual Insured first

Professional Liability

- Primary or contingent liability included for employed, contracted, or volunteer physicians and dentists
- Covers students in training
- Occurrence or Claims-Made Forms Available

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"

Documents Required for Proposal

- Completed and signed/dated PHLY Nonprofit and Social/Human Services Application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Photographs of your location(s)
- Brochures, advertising materials and website information



PHILADELPHIA
INSURANCE COMPANIES

Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public Corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has three underwriting divisions:

- Commercial Lines
- Specialty Lines
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win/win relationship with our customers.

NASDAQ: PHLY

A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an "A+" (Superior) rating.

Ward's

Nationally recognized as a member of Ward's Top 50 Benchmark group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

Forbes Magazine

Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America. The criteria for this annual award by Forbes is 12-month and five-year stock market returns, sales and earnings-per-share growth and debt-to-capital ratios.

Mission Statement

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholders. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.



10 REASONS WHY

Ten Reasons to Choose Philadelphia Insurance for Nonprofit and Social/Human Services Organizations

1. Professional Liability coverages available including primary or contingent liability for employed, contracted, or volunteer physicians and dentists
2. Abuse and Molestation coverage available
3. Medical Payments for Volunteers included
4. Fundraising events included in the general liability coverage
5. Business Income and Extra Expense – Actual Loss Sustained coverage available
6. Automatic Gap coverage for leased/financed vehicles, as well as, risk management driver safety program available
7. Umbrella limits available up to \$15,000,000
8. Tenants Legal Liability coverage available up to a \$1,000,000 limit on the General Liability form
9. Broad definition of Insured includes medical directors, administrators and any person or organization under your direct supervision and control
10. Interest free installments available

Regional Offices

For more information regarding other products or to download forms and applications, please visit our web site at: www.PHLY.com.

Corporate Office

Bala Cynwyd, PA
(800) 873-4552
(610) 617-7940 Fax

Central Region

Independence, MO
(877) 439-7459
(866) 823-1864 Fax

Florida Region

Altamonte Springs, FL
(877) 672-7945
(877) 846-4830 Fax

Metro Region

Lawrenceville, NJ
(866) 586-6122
609-512-3141 Fax

Mid-Atlantic Region

Harrisburg, PA
(877) 562-2342
(717) 558-7541 Fax

North Central Region

Naperville, IL
(800) 547-9967
(630) 428-9639 Fax

Northeast Region

Stoughton, MA
(888) 292-3881
(877) 748-1162 Fax

Northwest Region

Tigard, OR
(800) 669-9497
(800) 364-6809 Fax

Ohio Valley Region

Dublin, OH
(877) 521-8234
(866) 890-2509 Fax

Rocky Mountain Region

Littleton, CO
(866) 608-5898
(303) 200-5341 Fax

Southeast Region

Kennesaw, GA
(800) 303-1728
(770) 218-0600 Fax

Southwest Region

Addison, TX
(866) 246-5254
(972) 488-8530 Fax

Sunbelt Region

Mission Viejo, CA
(800) 994-4121
(949) 582-1425 Fax

Western Region

Roseville, CA
(800) 846-9484
(866) 458-7695 Fax



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LOSS CONTROL SERVICES

- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
 - Loss Assistance Hotline
 - Incident Report Forms
 - Driver Safety Training Seminars

CLAIMS REPORTING

Phone: (800) 765-9749
Fax: (800) 685-9238
E-mail: claimreport@phlyins.com

- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

- Phone: (877) 438-7459
E-mail: custserv@phlyins.com
- Direct Billed
 - Interest-Free Installments Are Available
 - MasterCard, Visa, Discover, AmEx, Electronic Checks



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