

## Volunteer Fire Department Program

### Benefits of this Program

Philadelphia Insurance Companies specializes in the Volunteer Fire Department Industry. We offer a comprehensive multi line policy that addresses the unique coverage requirements of volunteer fire departments.

### Coverage Features

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence / \$3,000,0000 aggregate
- Professional Medical Care Services
- Personal Watercraft used in emergencies
- Insureds include Good Samaritans and owners of property used in emergencies
- Blanket Additional Insureds
- General Aggregate applies separately to each named insured and to each location
- Pollution coverage is automatically included for:
  - Emergency operations conducted away from the premises
  - Training activities
  - Water runoff from cleaning equipment used in an emergency
- Asbestos coverage is automatically included for:
  - Emergency operations conducted away from the premises
  - Training Activities
  - Costs of abatement, removal or disposal of asbestos in emergency operations and training activities

#### Bell Endorsement

- Bell Enhancement Endorsement which includes sub limits for the following:
  - Identity Theft Expense
  - Emergency Real Estate Consulting Fee
  - Temporary Meeting Space Reimbursement
  - Workplace Violence Counseling
  - Kidnap Expense
  - Terrorism Travel Reimbursement
  - Key Individual Replacement Expenses
  - Image Restoration and Counseling
  - Donation Assurance
  - Business Travel

#### Property

- Ultimate Cover Product which automatically covers:
  - Property of Others used in emergencies
  - Computer Virus Extraction Expense
  - Guard Dogs and Pets
- Optional Property Coverage such as:
  - Guaranteed Replacement Cost on Buildings or Business Personal Property
- Business Income and Extra Expense coverage
  - Actual Loss of Business Income and Extra Expense due to the interruption of fund raising activities
  - Coverage will begin immediately if a Civil Authority prohibits access to the fund raising location
- Blanket Property limits with large in-house capacity
- All Risk on Building, Contents, Loss of Income and Extra Expense
- Glass Coverage – included in Building Limit



## Inland Marine Mobile Property

- Covers scheduled or unscheduled mobile firefighting, ambulance or rescue related equipment
- Coverage enhancements such as debris removal expenses & newly acquired mobile property

## Boiler and Machinery

- Includes mobile boilers, pressure vessels, cranes and hoists on rescue related vehicles or floating devices

## Excess Liability

- Limits up to \$10,000,000
- Includes property damage coverage to “your product” and to “your work”

## Automobile

- Covers bodily injury to a volunteer firefighter if the volunteer firefighter is not covered under Workers Compensation
- Owner of a commandeered auto is an insured
- Fellow employee exclusion is deleted
- Primary physical damage coverage to volunteers’ autos used in emergencies when no coverage exists
- Physical damage deductible reimbursement when coverage exists

## Crime and Fidelity

- Six comprehensive crime coverages are available including Employee Theft and Funds Transfer Fraud

## Underwriting Criteria

- Complete Philadelphia Insurance Company Supplemental Volunteer Fire Department Application
- Complete ACORD Application
- Currently valued, carrier-generated Loss Runs for the current year and the three prior years

## Service

- Clients are serviced by both our Home Office staff as well as our regional offices located throughout the country

## Carrier

- The coverage is underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Forbes Magazine has recognized the Companies as one of the 200 best small companies in America.

## Payment Terms

- Interest-free installments are available for accounts that generate at least \$5,000 in premium

For all your Volunteer Fire Department insurance needs, please visit our website at [www.phly.com](http://www.phly.com)

*This document is provided for promotional and informational purposes only. For an actual description of coverage, 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.*