

A Member of the Tokio Marine Group

EVALUATOR

RELIGIOUS ORGANIZATIONS

Choose the right carrier that understands and provides the coverages and limits unique to Religious Organizations

	Philadelphia Insurance Companies - Religious Organizations	Other Carrier(s)
Features		
A.M. Best rating A++	Yes 🗹	Yes 🗖 No 🗖
Claims adjusters with extensive experience to service the needs of our clients	Yes 🗹	Yes 🗖 No 🗖
Online Driver Safety Training course available	Yes 🗹	Yes 🗖 No 🗖
Bell Enhancement endorsement which includes sub-limits for the following hazards: a) Identity Theft Expense b) Workplace Violence Counseling c) Terrorist Travel Reimbursement d) Key Individual Replacement Expense	Yes 🗹	Yes 🗆 No 🗖
Property Elite Enhancement endorsement	Yes 🗹	Yes 🗆 No 🗖
Liability Deluxe endorsement including blanket additional insured for landlords and funding sources	Yes 🗹	Yes 🗆 No 🗖
Church members included as additional insureds	Yes 🗹	Yes 🗆 No 🗖
"Special Causes of Loss" coverage available on building, contents, loss of income, and extra expense	Yes 🗹	Yes 🗆 No 🗖
Equipment Breakdown coverage available	Yes 🗹	Yes 🗆 No 🗖
Blanket Property limits available with large in-house capacity	Yes 🗹	Yes 🗖 No 🗖
Employee Theft coverage available	Yes 🗹	Yes 🗖 No 🗖
Comprehensive General Liability limits to \$3M aggregate available	Yes 🗹	Yes 🗖 No 🗖
Premises Liability coverage including Personal Injury Liability	Yes 🗹	Yes 🗖 No 🗖
General Liability defense cost provided in addition to the policy limits	Yes 🗹	Yes 🗆 No 🗖
Employee Benefits Liability coverage available	Yes ⊠	Yes 🗆 No 🗖
General Liability coverage for fundraising events	Yes 🗹	Yes 🗆 No 🗖
Comprehensive Professional Liability coverage with separate limits is available extending to pastors, counselors, teachers, and volunteers for acts within the scope of their duties related to the conduct of your organization	Yes 🗹	Yes 🗆 No 🗖
Abuse and Molestation coverage - with separate limits of liability available; separate and complete from the General Liability Limits	Yes ☑	Yes 🗆 No 🗖
Owned Business Automobile coverage available	Yes 🗹	Yes 🗖 No 🗖
Large Excess Limits available	Yes 🗹	Yes 🗖 No 🗖

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