



PRODUCT HIGHLIGHTS

COMMERCIAL AGRIBUSINESS

Benefits of this Program

Philadelphia Insurance Companies (PHLY) offers coverages that are important to your Commercial Agribusiness operation. We understand how to provide a flexible and comprehensive insurance program to risks all across the United States.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M each occurrence/\$2M aggregate
- Employee Benefits Liability
- Broad named insured wording automatically included

Property

- Blanket limits with large in-house capacity
- Vandalism Reward Reimbursement coverage
- Replacement Cost endorsement
- Business Income
- Elite Property enhancement form included at no charge
- Market leading coverage forms
- Ordinance or Law coverage included
- Boiler or Mechanical Breakdown coverage available

Umbrella Liability

- Limits available up to \$10M

Automobile

- Owned/non-owned/hired auto
- Liability and physical damage
- Rental reimbursement

Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration

Additional Coverages Available

- Directors & Officers Liability
- Employment Practice Liability
- Cyber Security Liability

Bell Endorsement -

- Includes \$50,000 limits each for Business Travel Accident Benefit, 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, 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"

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services 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 ACORD Applications
- Schedule of Values when limits exceed \$1M and/or blanket coverage or Agreed Value applied
- Current Drivers List
- Brochures or other information about organization
- Supplemental Applications as requested by Underwriting
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years

For more information about our products and services, please visit us at PHLY.com

800.873.4552 | **PHLY.com**

The PHLY *Difference*

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. | © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.



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To Be a Good Company