



EVALUATOR

CONDOMINIUM ASSOCIATIONS

Choose the right carrier that understands and provides the coverages and limits unique to Condominium Associations

	Philadelphia Insurance Companies - Condominium Associations	Other Carrier(s)
Features		
A++ (Superior) AM Best rating	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Claims adjusters with extensive experience to service the needs of clients nationally	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Continuous availability to the condominium association market on the same licensed paper since 1997	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Direct access to carrier without an MGA in the middle	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Replacement Cost coverage available on a guaranteed or extended replacement cost basis	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Equipment Breakdown coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Blanket limits with large in-house capacity	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sewer Back-up coverage provided for full property limits	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Earthquake and Flood available in most jurisdictions	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Able to combine Crime, Boiler, Auto, and all Property coverages under one policy	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
No separate form needed for computer property, this is included under the personal property limit	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic coverages, including, but not limited to; Arson Reward, Automatic External Defibrillator, Contract Penalty Clause, Excavation and Landscaping, Fire Sprinklered or Burglar Alarm Upgrade, New Construction, and Accounts Receivable	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Comprehensive General Liability limits to \$3M aggregate available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Separate Special Events policy available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Benefits Liability coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Liquor Liability coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Online Risk Management Services (PHLY.com/RMS)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Online Driver Safety Training course available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Large Excess Limits available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

800.873.4552 | **PHLY.com**

The PHLY *Difference*

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