

# Focus on the things that Matter, We'll Handle the Risk!®



## 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. For all your volunteer fire department needs, visit our website at [www.phly.com](http://www.phly.com).

## Key Benefits

### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 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 premises, training activities, costs of abatement, removal or disposal of asbestos in emergency operations and training activities
- Fund Raising and Special Events coverage available

### Property

- Blanket limits with large in-house capacity
- Ultimate Cover enhancement 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
- 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 fundraising location
- 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

### Umbrella/Excess Liability

- Limits up to \$15,000,000 available

### 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

### Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability

### 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

### Loss Control Services

- Product specific web-based loss control solutions through [www.losscontrol.com](http://www.losscontrol.com)
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned

## Documents Required for Proposal

- Completed, signed, and dated PHLY Volunteer Fire Department Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Statement of values (for blanket and/or agreed value)

## 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.

## 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.

## Standard & Poor's

Assigned 'AA-' for counterpart credit and financial strength.

## 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.



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

## 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.

## Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: [www.PHLY.com](http://www.PHLY.com).

## Volunteer Fire Departments



## 10 REASONS WHY

### Ten Reasons to Choose Philadelphia Insurance Companies for volunteer Fire Departments

1. Business Income and Extra Expense coverage available for loss due to interruption of fundraising events
2. Agreed value or replacement cost valuation available for covered autos
3. Directors & Officers Liability coverage provides Defense Costs in addition to the Limit of Liability
4. Umbrella/Excess Liability limits available up to \$15,000,000
5. Owner of a commandeered auto seized in an emergency is covered as an Insured
6. Mobile Firefighting Equipment coverage available for scheduled or unscheduled mobile property
7. Six comprehensive Crime coverages available including Employee Theft and Funds Transfer Fraud
8. Professional Medical Care Services coverage is automatically included
9. Mobile boilers and pressure vessels on rescue related vehicles or floating devices covered under boiler and machinery
10. Pollution coverage is provided for the following:
  - Abuse and Molestation coverage available
  - Employee Benefits Liability
  - Liquor Liability coverage available

### 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

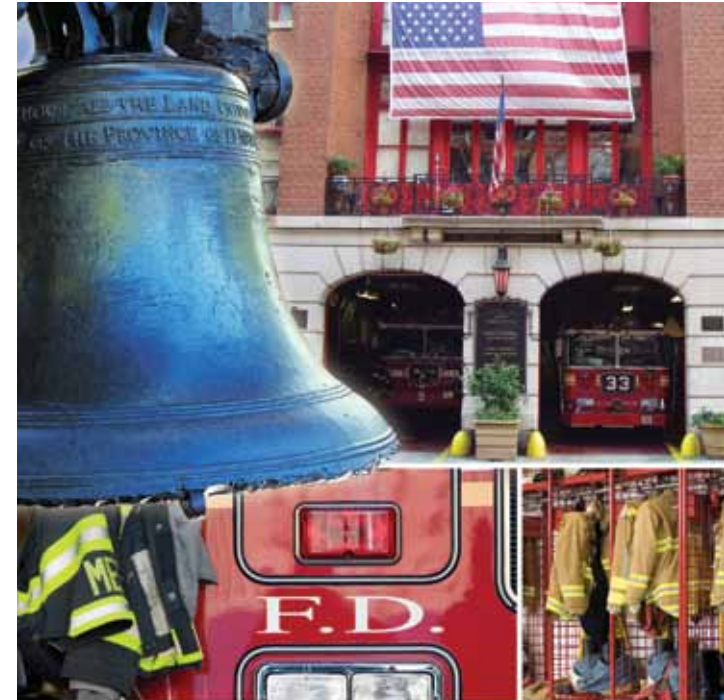
Addison, TX  
(866) 246-5254  
(972) 488-8530 Fax

### Sunbelt Region

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

### Western Region

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



Focus on the things that Matter,  
We'll Handle the Risk!®

### 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](mailto:claimreport@phlyins.com)

- Gather Facts, Mitigate Loss, Inventory Damage

### PAYMENT OPTIONS

Phone: (877) 438-7459  
E-mail: [custserv@phlyins.com](mailto:custserv@phlyins.com)

- Direct Billed
- Interest-Free Installments Are Available
- MasterCard, Visa, Discover, AmEx, Electronic Checks



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

PHLY.com