

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



Benefits of this Program

Philadelphia Insurance Companies specializes in YMCAs and YWCAs. We understand how to provide a flexible and comprehensive insurance program for risks across the United States. For all your insurance needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Premises Liability
- Personal Injury Liability
- Employees and Volunteers as insureds
- Coverage for childcare and camp activities
- Abuse and Molestation coverage
- Medical Payments coverage
- Fundraising events included

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Water coverage including surface water and backup of sewers and drains - \$30,000
- Equipment Breakdown coverage
- Ordinance or Law coverage – included up to building limit
- Spoilage coverage - \$50,000
- Agreed Value available with signed statement of values/property appraisal

Automobile

- Owned auto
- Hired and Non-owned auto
- Employees and Volunteers as insureds
- Hired car physical damage

Umbrella/Excess Liability

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

Directors and Officers Liability

- Defense costs in addition to the limit of liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Order of payments language with priority placed on indemnifying Individual Insureds first

Professional Liability

- Available on an Occurrence or Claims-Made form
- Separate coverage part so no erosion of General Liability aggregate limit
- Coverage for teachers (day care operations) and employed nurses
- Covers students in training

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Money and Securities

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
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control 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, signed, and dated PHLY Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochures, advertising material and website information

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

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.

YMCAs

Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: www.PHLY.com.



10 REASONS WHY

Ten Reasons to Choose Philadelphia Insurance Companies for YMCAs

1. Blanket Property limits offered; agreed value endorsement available
2. Medical Payments for Volunteers included
3. Abuse and Molestation coverage available
4. Professional Liability coverage for teachers (day care operations) and employed nurses
5. Business Income and Extra Expense - Actual Loss Sustained coverage is available
6. Directors & Officers Liability, Employment Practices Liability and Fiduciary Liability coverage available
7. Coverage for day care and camp exposures
8. Employees and Volunteers as insureds under the General Liability and Auto coverage
9. Coverage for fundraising events included
10. Umbrella/Excess limits available up to \$15,000,000

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



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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

- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

- Phone: (877) 438-7459
E-mail: custserv@phlyins.com
- Direct Billed
 - Interest-Free Installments Are Available
 - MasterCard, Visa, Discover, AmEx, Electronic Checks



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