

**Corporate Office**

Bala Cynwyd, PA  
800.873.4552  
610.617.7940 Fax

**Central Region**

Leawood, KS  
877.439.7459  
866.823.1864 Fax

**Florida Region**

Altamonte Springs, FL  
877.672.7945  
877.846.4830 Fax

**Metro Region**

Ewing, NJ  
866.586.6122  
609.512.3141 Fax

Melville, NY

516.542.1200  
516.542.8767 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**

West Bridgewater, MA  
888.292.3881  
877.748.1162 Fax

East Hartford, CT

860.528.5913  
860.610.0471 Fax

**Northwest Region**

Tualatin, OR  
800.669.9497  
800.364.6809 Fax

**Ohio Valley Region**

Dublin, OH  
877.521.8234  
866.890.2509 Fax

**Rocky Mountain Region**

Highlands Ranch, CO  
866.608.5898  
303.200.5341 Fax

**Southeast Region**

Kennesaw, GA  
800.303.1728  
770.799.3099 Fax

**Southwest Region**

Plano, 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



ACADEMIC SCHOOLS



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating

Ward's Top 50

97% Claims Satisfaction

100+ Niche Industries



800.873.4552 | **PHLY.com**

# ACADEMIC SCHOOLS

Philadelphia Insurance Companies (PHLY) specializes in the Academic School industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

## Key Benefits

### General Liability

- Comprehensive General Liability - limits to \$1M each occurrence/\$3M aggregate
- Science Laboratory coverage provided
- General aggregate per campus
- Corporal Punishment coverage available
- Abuse and Molestation coverage available
- Medical Incident Liability for nurses
- Broad named insured wording automatically included

### Educators Protection Plus

- Broad definition of education services
- Defense Costs in addition to Limit of Liability
- Most favorable venue wording for punitive, multiple, and exemplary damages

### Property

- Blanket limits with large in-house capacity
- Coverage for property of students
- Vandalism Reward Reimbursement coverage
- Tuition reimbursement included
- Property enhancement form
- Ordinance or Law coverage included
- Boiler or Mechanical Breakdown

### Umbrella/Excess Liability

- Large Excess limits available

### Automobile

- Owned/non-owned/hired auto
- Liability and physical damage
- Rental reimbursement
- Coverage can include buses

## 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

### Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration

**Bell Endorsement** - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, 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, Fundraising Event Blackout, 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"

## Documents Required for Proposal

- Completed, signed, and dated PHLY Academic School supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Photographs of location(s)
- Latest financial statement
- Brochure, advertising materials, and website information

## 10 REASONS WHY™

1. One-stop shopping for all your insurance needs. Property, Equipment Breakdown, Inland Marine, Crime, General Liability, Educators Professional Select Liability, Abuse and Molestation, and Automobile coverage
2. Broad proprietary Property coverage form with built-in flexibility to meet the needs of educational institutions. Flood and Earthquake coverages available
3. Blanket limits with agreed value available (no co-insurance)
4. Business interruption with tuition reimbursement
5. Abuse and Molestation coverage with separate limits of liability from the CGL available
6. Corporal Punishment coverage available
7. Premises Environmental coverage is available, which protects insureds from claims for bodily injury and property damage, and from remediation expenses associated with the release of contaminants into the environment
8. Large Excess limits available
9. Educators Professional Select coverage that provides Educators Legal Liability (D&O/E&O), Employment Practices Liability, including third party, and non-monetary defense expenses
10. Installment plans available for accounts that generate at least \$2,000 in premium

CONTACT US 800.873.4552 | **PHLY.com**

**13 REGIONAL OFFICES:** For the office nearest to you, please see the listing on the front page.

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)  
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |  
MasterCard, Visa, Discover, American Express,  
electronic checks

# ABOUT US

## Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial Property/Casualty and Professional Liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by A.M. Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines

Management & Professional Liability

Personal Lines

## 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 "A+" for counterpart credit and financial strength.

## Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

## 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 shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

# ThinkPHLY

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. ©2018 Philadelphia Consolidating Holding Corp., All Rights Reserved.



**TOKIO MARINE GROUP**  
*To Be a Good Company*