



# PRODUCT HIGHLIGHTS

## ADULT DAY CARE CENTERS

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Adult Day Care package is insurance uniquely designed to fulfill a wide range of special insurance needs for the non-profit sector as defined under IRS Code 501(c)(3) as well as for profit organizations. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability, and Abuse & Molestation (if eligible).

### Key Benefits

#### General Liability

- Comprehensive General Liability - limits to \$1M each occurrence/\$3M aggregate
- Employee Benefits Liability
- Employees and volunteers as additional insureds
- Premises Liability
- Personal Injury Liability
- Coverage for fundraising events
- Abuse and Molestation coverage
- Blanket Additional insured for funding sources & landlords
- Medical payments for volunteers included

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income, and extra expense
- Water backup of sewers and drains or sump pumps - \$30,000
- Equipment Breakdown coverage
- Glass coverage; Sign coverage - no limitation
- Ordinance or Law coverage - included up to building limit
- Agreed Amount endorsement available with signed statement of values/property appraisal

#### Automobile

- Owned/non-owned/hired auto
- Hired car physical damage
- Employees, Volunteers, and Insureds coverage
- Web-based Auto ID card issuance
- Online Defensive Driving workshop crime

#### Crime and Fidelity

- Employee Theft/Forgery or Alteration
- Money and Securities

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages

#### Professional Liability

- Separate coverage part so no erosion of General Liability aggregate limit
- Primary coverage for employed nurses and vicarious liability for contracted physicians and dentists
- Covers employees and volunteers
- Occurrence or claims-made forms available

#### 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"

#### 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, signed, and dated PHLY Adult Day Care Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of Adult Day Care license
- Brochure, advertising materials, and website information

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# ADULT DAY CARE CENTERS - *continued*

## Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

## Payment Terms

- Installments available for accounts generate at least \$2,000 in premium

*For more information about our products and services, please visit us at [PHLY.com](http://PHLY.com)*

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The PHLI *Difference*

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