



# PRODUCT HIGHLIGHTS

## ALLIED HEALTH

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Allied Health program provides one stop shopping for the Allied Health professional. Policy coverage includes Professional Liability, Property, and General Liability.

### Key Benefits

- Professional Liability on an occurrence basis
- Custom limits
- Triple aggregate limits
- \$0 deductible on General Liability and Professional Liability
- Business Interruption on an unlimited basis
- \$10,000 Off-Premises Property coverage
- \$10,000 Premises Medical Payment coverage
- Umbrella Liability limits are available
- Enhanced coverage for outdoor property

### Professions Eligible for Coverage

- Audiologist
- Dietician
- Nutritionist
- Music Therapist
- Occupational Therapist
- Speech Pathologist/Therapist
- Optician

### 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 Allied Health application
- Supplemental claim form, if applicable

### 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 PHLY as one of the 400 Best Big Companies in America

### Payment Terms

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

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

Think**PHLY** | 800.873.4552 | **PHLY.com**

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. | © 2017 Philadelphia Consolidating Holding Corp., All Rights Reserved.



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