

## ALLIED HEALTH

### WHY PHLY?

- 20+ years of operating experience in the Management and Professional Liability market with superior service and coverage
- Superior financial strength from A.M. Best (A++ XV) and Standard & Poor's (A+)
- Dedicated team with over 100 underwriters & claims professionals located across 13 Regional Offices
- Policy includes Professional Liability, Property, and General Liability coverages
- Coverage is specifically designed to meet the coverage needs of allied health professionals

### ELIGIBLE CLASSES

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

### PROHIBITED CLASSES

- Risks with office space of more than 10,000 square feet

### FREQUENTLY ASKED QUESTIONS

Q: Does the policy cover Professional Liability claims?

A: Yes, coverage applies to "bodily injury," "property damage," or "personal and advertising injury" arising out of the rendering of or failure to render professional services solely in connection with the profession afforded coverage.

Q: Does PHLY write any other Allied Health classes other than noted above?

A: PHLY provides Professional Liability coverage for Mental Health Counselors & Therapists. This product is only available through CPH and Associates, an experienced agent in this field. To contact CPH and Associates, please visit <http://www.cphins.com> or call 1-800-875-1911.

Q: What optional coverages are available?

A: PHLY provides additional optional coverages including: Hired Auto and Non-Owned Auto Liability, Employee Dishonesty, Forgery and Alteration, Interior Glass, Valuable Papers, Money & Securities On and Off Premises, and so much more!



### CLAIM SCENARIOS

#### Property Damage

During a storm, water leaked from the Insured's roof damaging his computer, audiometer, and carpet.

#### General Liability

When entering the Insured's office location, a customer slipped, fell, and broke his leg.

#### Tenant's Fire Liability

A fire in the Insured's office was due to a faulty electrical outlet, and caused damage to other tenant suites in the building.

#### Professional Liability

A dietician failed to explain the diet plan protocol to a customer after they had bariatric surgery. This caused the customer to experience side effects and complications.

#### Property Damage

During a wind storm, the Insured's business sign blew off the front of the building causing damage to the sign.

#### General Liability

During an occupational therapist visit, a patient slipped and fell. The patient claimed it was due to improper supervision by the therapist during a physical exercise routine.

#### Professional Liability

An optician fitted a client with the incorrect prescription causing the client to have headaches and blurry vision.

# ALLIED HEALTH

## KEY FEATURES

- \$1M Liability & Medical Expense limit, \$2M aggregate limit (\$3M aggregate limit available for eligible risks)
- Professional Liability on an occurrence basis
- \$0 deductible on General Liability and Professional Liability
- Business Interruption on an unlimited basis
- \$10,000 Personal Property Off-Premises coverage available
- \$10,000 Medical Payment coverage available
- Umbrella Liability limits are available for eligible risks
- Enhanced coverage for outdoor property available
- Availability of complementary coverages to provide broader risk management solutions including Directors & Officers, Employment Practices, Fiduciary, Crime, and Cyber Liability
- Quick turnaround times for proposals and policy issuance
- [Learn More](#)

## SUBMISSION REQUIREMENTS

- Completed application 

## RISK MANAGEMENT SERVICES

### Risk Management Hotline

- PHLY has partnered with Wilson, Elser, Moskowitz, Edelman & Dicker LLP (WEMED), a nationally-recognized law firm, to offer a Risk Management Hotline
- Available to all PHLY Management and Professional Liability Division insureds
- Provides policyholders with two free hours of legal consultation with knowledgeable attorneys on any matter that could potentially result in a claim under a PHLY policy
- [Learn More](#)

## 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.

CONTACT US: 800.873.4552 | **PHLY.com**

**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 |  
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To Be a *Good Company*

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