

Corporate Office

Bala Cynwyd, PA
800.873.4552
610.617.7940 Fax

Central Region

Leawood, KS
877.439.7459
866.823.1864 Fax

Metro Region

Ewing, NJ
866.586.6122
609.512.3141 Fax

Melville, NY

516.542.1200
516.542.8767 Fax

Mid-Atlantic Region

Timonium, MD
877.562.2342

North Central Region

Naperville, IL
800.547.9967
630.428.9639 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

Englewood, CO
866.608.5898
303.200.5341 Fax

Southeast Region

Alpharetta, 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

West Region

Roseville, CA
800.846.9484
866.458.7695 Fax



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating

Ward's Top 50

97.4% Claims Satisfaction

120+ Niche Industries



800.873.4552 | **PHLY.com**

ANIMAL TRACKS

Philadelphia Insurance Companies' Entertainment insurance packages are uniquely designed to fulfill the special insurance needs for the wide variety of risks in the Animal Track industry including horse and dog race tracks. We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile, and separate Directors and Officers Liability and Umbrella Liability.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M each occurrence/\$3M aggregate
- Coverage on a primary or contingent basis depending on facility responsibilities
- Coverage for emergency medical personnel
- Participant Legal Liability coverage available
- Horse/Dog Legal Liability coverage available
- Ancillary gaming activities for horse and dog tracks acceptable
- Abuse and Molestation coverage for qualified risks

Property

- Special Causes of Loss coverage
- Ultimate Coverage - broad proprietary property coverage form including Flood and Earthquake where available
- Agreed Amount endorsement available with property appraisal

Automobile

- Owned/non-owned/hired auto
- Web-based Auto ID card issuance

Crime and Fidelity

- Employee Theft (Blanket Fidelity)
- Forgery or Alteration
- Theft, Disappearance, and Destruction

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

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 Family
- Animal Tracks supplemental application
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years
- Website information, brochures, and photos
- Latest financial statement
- Copy of safety rules
- Copies of waivers and releases, where required
- Copies of contracts and certificates of insurance between insured and facility owners, if applicable
- Copy of contracts with all sub-contracted entities
- Business plan and resume of owners if new venture
- Evidence of Participant Accident
- Emergency evacuation plan

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 AM 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

AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM 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.

The PHLY Difference

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. ©2020PhiladelphiaConsolidatingHoldingCorp., AllRightsReserved.

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

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
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |
MasterCard, Visa, Discover, electronic checks



TOKIO MARINE GROUP
To Be a Good Company