



PRODUCT HIGHLIGHTS

ANIMAL TRACKS

Benefits of this Program

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"

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLY 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

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ANIMAL TRACKS - *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 that generate at least \$2,000 in premium

For more information about our products and services, please visit us at PHLY.com

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The PHLI *Difference*

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