



# EVALUATOR

## APARTMENTS

Choose the right carrier that understands and provides the coverages and limits unique to Apartments.

	Philadelphia Insurance Companies - Apartments	Other Carrier(s)
<b>Coverage Features</b>		
The strength and stability of an A.M. Best A++ rated admitted carrier	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Claims adjusters with extensive experience to service the needs of clients nationally	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Direct access to carrier without an MGA in the middle	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Interest free installment billing plan	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Replacement Cost coverage available on an Agreed Value basis	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Equipment Breakdown coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Blanket limits with large in-house capacity	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Sewer Back-up coverage provided for full Property limits	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Earthquake and Flood available in most jurisdictions	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Able to combine Crime, Boiler, Auto, and all Property coverages under one policy	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
No separate form needed for computer property; this is included under the personal property limit	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage is included for foundations, underground pipes, flue and drains, retaining walls that are not a part of the building, bridges, roadways, walks, patios, and other paved surfaces	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic coverages, including, but not limited to: Pollutant Cleanup, Debris Removal, Contract Penalty Clause, Excavation and Landscaping, Fire Sprinklered or Burglar Alarm Upgrade, New Construction, and Accounts Receivable	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Ordinance or Law – loss to undamaged portion within the building limit, cost of demolition and increased cost of construction provided at \$250,000 limit and can be increased	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Comprehensive General Liability limits to \$3M aggregate are available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Separate Special Events policy available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Benefits Liability coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Liquor Liability coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Online Risk Management Services: PHL.com/RMS	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Online Driver Safety Training course available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Umbrella limits up to \$15M available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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