



PRODUCT HIGHLIGHTS

BOWLING CENTERS

Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in Bowling Centers. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Special Events Liability
- Personal Injury Liability
- Coverage extended to game rooms
- Coverage provided for snack bars, restaurants, and lounges
- Employee Benefits Liability
- Liquor Liability coverage available

Property

- Blanket limits with large in-house capacity
- Crime, Boiler, Inland Marine, and all Property coverages under one policy
- No separate form needed for computer property, this is included under the personal property limit
- Coverage is included for guest personal property, foundations, underground pipes, flues and drains, retaining walls that are not a part of the building, bridges, roadways, walkways, patios, and other paved surfaces
- Automatic coverages, including, but not limited to arson reward, contract penalty clause, excavation and landscaping, fire sprinklered or burglar alarm upgrade, new construction, and accounts receivable

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Owned/non-owned/hired auto
- Hired car physical damage

Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

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
- 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

Documents Required for Proposal

- Completed, signed, and dated PHLY Bowling Center Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

BOWLING CENTERS - *continued*

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

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

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