

Corporate Office

Bala Cynwyd, PA
800.873.4552
610.617.7940 Fax

Central Region

Leawood, KS
877.439.7459
866.823.1864 Fax

Florida Region

Altamonte Springs, FL
877.672.7945

Metro Region

Ewing, NJ
866.586.6122
609.512.3141 Fax

Melville, NY

516.542.1200
516.542.8767 Fax

Mid-Atlantic Region

Harrisburg, PA
877.562.2342
717.558.7541 Fax

North Central Region

Naperville, IL
800.547.9967
630.428.9639 Fax

Northeast Region

West Bridgewater, MA
888.292.3881
877.748.1162 Fax

East Hartford, CT

860.528.5913
860.610.0471 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

Highlands Ranch, 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

Western Region

Roseville, CA
800.846.9484
866.458.7695 Fax



HOME MEDICAL EQUIPMENT DEALERS



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating
Ward's Top 50
97% Claims Satisfaction
100+ Niche Industries



800.873.4552 | **PHLY.com**

HOME MEDICAL EQUIPMENT DEALERS

Philadelphia Insurance Companies' (PHLY) Home Medical Equipment Dealers is insurance uniquely designed to fulfill a wide range of special insurance needs for the Home Health Care sector. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability, and Abuse & Molestation (if eligible). In addition, we offer a separate Directors & Officers Liability policy.

Key Benefits

General Liability

- Abuse and Molestation coverage available
- Comprehensive General Liability - limits to \$1M each occurrence/\$3M aggregate
- Products Liability coverage
- Premises Liability
- Personal Injury Liability

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss on buildings, contents, business income, and extra expense
- Crime, Equipment Breakdown, Inland Marine, and all Property coverages under one policy
- Agreed Amount endorsement available with property appraisal
- Business Income coverage - actual loss sustained

Crime and Fidelity

- Employee Theft may be provided for limits up to \$25,000
- Theft, Disappearance, and Destruction of client property

Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Order of payments language with priority placed on indemnifying individual insured first

Professional Liability

- Occurrence or claims-made forms available
- Separate aggregate limit from General Liability

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 Home Medical Equipment Dealers Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of current facility license
- Brochure, advertising materials, and website information

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

10 REASONS WHY™

1. Products Liability coverage
2. Blanket Additional Insured for managers, landlords, or lessors of premises
3. Professional Liability limits are separate from General Liability
4. Primary and Contingent Medical Professional Liability available in most states
5. \$20,000 premises medical payment limit
6. Business Income coverage - actual loss sustained
7. Employee Theft coverage
8. Abuse and Molestation coverage available
9. Tenants Legal Liability limit of \$1M included on the General Liability form
10. Installment plans available for accounts which generate at least \$2,000 in premium

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, American Express,
electronic checks

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.

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.

ThinkPHLY

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. ©2019 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE GROUP
To Be a Good Company