



# PRODUCT HIGHLIGHTS

## CAMP OPERATORS

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Camp Operators package is uniquely designed to fulfill the wide range of special insurance needed by the Camp Operator. Summer camps, day camps, religious camps, and retreat centers all teach powerful lessons in community, character building, skill development, and healthy living. Target risks are day and overnight camps operated by a single camp operator.

We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile, and separate Directors and Officers Liability, and Umbrella liability. For all your Camp Operator needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability - available limits
  - \$1M each occurrence
  - \$2M or \$3M aggregate
- Employee Benefits Liability
- Abuse and Molestation coverage included
- Damage to premises rented to you - \$100,000
- Medical payments - \$5,000
- Available coverage options:
  - General Liability Deluxe endorsement - camps
  - Increased medical payments
  - Increased tenants legal liability
  - Employee Indemnification Defense coverage
  - Camp Medical Personnel (including volunteer workers)
  - Camp Directors Professional Liability
  - Most ISO endorsements

#### Liquor Liability

- Limits to \$1M/\$1M (in most states)

#### Property

- Elite Property Enhancement: camps, including:
  - \$100,000 Business Income and Extra Expense
  - \$25,000 Outdoor Property/Debris Removal
  - \$25,000 Spoilage
  - \$25,000 Fine Arts
- Replacement Cost or Actual Cash Value coverage
- Available coverage options:
  - Blanket limits
  - CP1410 Additional Covered Property
  - Golf Course Property endorsement
  - Most ISO endorsements

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Inland Marine

- Maintenance equipment, sports equipment, water inflatables, golf carts, and boats
- Fine Arts
- Electronic Data Processing

#### Crime and Fidelity

- Employee Theft/Forgery or Alteration
- Theft, Disappearance and Destruction
- Guest Property

#### Automobile

- Non-owned/hired auto
- Owned autos: commercial vehicles, service vehicles, pick-up trucks, vans, and buses used to transport campers
- Seasonal coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal use
- Web-based Auto ID card issuance
- Free online interactive Defensive Driver Training course and examination

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# CAMP OPERATORS - *continued*

## 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 PHL.Y.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Strategic partnership with best-in-class vendor for you to access discounted background & motor vehicle record (MVR) checks

## Documents Required for Proposal

- Completed, signed, and dated PHL.Y Camp Operators application
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of Operations Guidelines and Safety Manual
- Website information or brochure
- Copy of Consent form/Registration form
- Supplemental applications, if applicable

## Service

- Clients are serviced by our Outdoor Products Team (Located in Westminster, CO)
- Independents agents have the choice to work directly with the Outdoor Products Team or work with a Philadelphia Insurance Companies representative in the closest Regional Office

## Carrier

- The Outdoor Products Team underwriters review each submission to determine appropriate coverage placement
- Most 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 the Companies as one of the 400 Best Big Companies in America

*For more information about our products and services please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552 | **PHLY.com**

The PHL.Y *Difference*

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