



EVALUATOR

HOME MEDICAL EQUIPMENT DEALERS

Choose the right carrier that understands and provides the coverages and limits unique to Home Medical Equipment Dealers

| | Philadelphia Insurance Companies - Home Medical Equipment Dealers | Other Carrier(s) |
|--|---|--|
| Features | | |
| A.M. Best rating A++ | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Claims adjusters with extensive experience to service the needs of our clients | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Bell Enhancement endorsement includes sub-limits for the following hazards: a) Identity Theft Expense b) Kidnap/Ransom Fees and Expenses c) Terrorist Travel Reimbursement d) Key Individual Replacement Expense | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Property Elite Enhancement endorsement | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Liability Deluxe endorsement including blanket additional insureds for landlords, funding sources, grantor of permits, lessors of equipment, medical directors, and administrators | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| "Special Causes of Loss" coverage available on Buildings, Contents, Loss of Income, and Extra Expense | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Equipment Breakdown coverage | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Blanket Property limits available with large in-house capacity | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Employee Theft coverage available | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Comprehensive General Liability limits to \$3M aggregate | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Premises Liability coverage including Personal Injury Liability | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| General Liability defense cost provided in addition to the policy limits | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Employee Benefits Liability coverage available | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Human Services Professional Liability coverage with separate limits of liability | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Abuse and Molestation coverage – with separate limits of liability available. Completely separate from the General Liability limits | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Excess Limits available up to \$5M | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

Think**PHLY** | 800.873.4552 | **PHLY.com**

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