



PRODUCT HIGHLIGHTS

FARMOWNERS

Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Farmowners industry. We understand how to provide a flexible and comprehensive insurance program for farms and ranches across the United States.

Key Benefits

Farm Liability

- Farm Liability - limits to \$1M each occurrence/\$2M aggregate
- Liability Deluxe Endorsement provided at no charge

General Liability

- Comprehensive General Liability - limits to \$1M each occurrence/\$2M aggregate
- Optional Liability Deluxe Endorsement available

Property

- Vandalism Reward Reimbursement Coverage
- Replacement Cost available
- Extended Replacement Cost endorsements available
- Business Income available
- Elite Property Enhancement included at no charge
- Elite Property Enhancement Plus available for a charge
- Ordinance or Law Coverage included
- Boiler or Mechanical Breakdown Coverage available

Umbrella Liability

- Limits available up to \$10M

Automobile

- Owned/non-owned/ hired auto
- Liability and physical damage
- Rental reimbursement

Additional Coverages Available

- Directors & Officers Liability
- Employment Practice Liability
- Cyber Security Liability

Bell Endorsement -

- Includes \$50,000 limits each for Business Travel Accident Benefit, Identity Theft Expense, Image Restoration and Counseling, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement

- \$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 ACORD Applications (Auto, Inland Marine, General Liability and Umbrella)
- Completed and signed Philadelphia Insurance Companies Farm application (Farm Property and Farm Liability)
- Supplemental Applications as requested by Underwriting
- Photographs of structures to be insured
- Current Drivers List
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years

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

800.873.4552 | **PHLY.com**

The PHLY *Difference*

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