



# PRODUCT HIGHLIGHTS

## HOME MEDICAL EQUIPMENT DEALERS

### Benefits of this Program

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. For all your Home Medical Equipment Dealers needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Abuse and Molestation coverage available
- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Products Liability coverage
- Premises Liability
- Personal Injury Liability
- Volunteers as additional insureds
- Employee Benefits 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 coverage part so no erosion of General Liability aggregate limit
- Provides vicarious coverage for sub-contracted physicians, dentists, and optometrists
- Contingent, Vicarious Liability for employed and volunteer physicians
- Primary Professional Liability for employed and volunteer physicians and dentists while in the course of employment is available

#### 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](http://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

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# HOME MEDICAL EQUIPMENT DEALERS - *continued*

## 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

## Service

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

## 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 PHLY as one of the 400 Best Big Companies in America

## Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

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

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

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