

# EVALUATOR

## HOMEOWNER ASSOCIATIONS (HOAs)

Choose the right carrier that understands and provides the coverages and limits unique to Homeowner Associations

	Philadelphia Insurance Companies - Homeowner Associations	Other Carrier(s)
<b>Features</b>		
The strength and stability of an AM Best A++ Rating	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Claims adjusters with extensive experience to service the needs of clients nationally	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Continuous availability to the homeowners association market on the same licensed paper since 1995	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Direct access to carrier without an MGA in the middle	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Able to cover homeowners associations not fully built out	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
\$25,000 coverage for back-up from sewers, drains, and sumps	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Equipment Breakdown coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Earthquake available in most jurisdictions	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Earthquake and Flood available in most jurisdictions	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Able to cover lake exposures	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Able to cover golf course exposures	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Able to cover swimming pools with diving board or slide exposures	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Able to combine Crime, Boiler, Auto, and all Property coverages under one policy	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage is included for outdoor fences, playground equipment, outdoor pools, trees, shrubs, lawns, and retaining walls that are not a part of the building	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic coverages, including, but not limited to; Business Income, Extra Expense, Arson Reward, Fire Department Service Charge, Spoilage, Automatic External Defibrillator, Off Premises Power Failure, Accounts Receivable	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Ordinance or Law – loss to undamaged portion within the building limit, cost of demolition and increased cost of construction provided at \$250,000 limit and can be increased	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Comprehensive General Liability limits to \$3M aggregate available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Separate Special Events policy available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Benefits Liability coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Liquor Liability coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Online Risk Management Services (PHLY.com/RMS)	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Online Driver Safety Training course available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Umbrella limits up to \$10M available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

800.873.4552 | **PHLY.com**

The PHL Y *Difference*

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