MEDICAL FACILITIES/HOSPITALS
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Philadelphia Insurance Companies (PHLY) specializes in the Medical Facility and Hospital industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

**Key Benefits**

**Property**
- Ultimate Coverage - broad proprietary property coverage form including Flood and Earthquake where available
- Special Causes of Loss coverage on buildings, contents, loss of income, and extra expense
- Agreed Value [no coinsurance] available
- Blanket limits available
- Back up of sewers and drains included as a cause of loss
- Coverage for building foundations and underground pipes, flues, and drains included
- Increased Cost of Construction coverage included
- Demolition coverage included
- Accounts Receivable coverage included
- Valuable Papers coverage included
- Alarm System Upgrade coverage provided

**Automobile**
- Owned/non-owned/hired auto
- Non-emergency owned auto
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

**Crime and Fidelity**
- Employee Dishonesty
- Forgery or Alteration
- Theft, Disappearance, and Destruction
- Money and Securities (inside/outside)
- Money Orders and Counterfeit Paper Currency
- Kidnap and Ransom-Extortion

**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”

**Documents Required for Proposal**
- Completed, signed, and dated ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Ultimate Coverage Update Questionnaire

**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

**10 REASONS WHY**

1. Ultimate Coverage - broad proprietary property coverage form including Flood and Earthquake where available
2. Blanket limits available
3. Coverage for building foundations and underground pipes, flues, and drains
4. Accounts Receivable coverage included
5. Valuable Papers coverage included
6. Demolition coverage included
7. Coverage for non-emergency automobiles available
8. Emergency Vacating Expense coverage included
9. Ordinance or Law coverage included
10. Pollutant Clean up and Removal coverage included

**CONTACT US**

800.873.4552 | PHLY.com

**13 REGIONAL OFFICES**

For the office nearest to you, please see the listing on the front page.

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

Email: service@phly.com | Direct billed | MasterCard, Visa, Discover, American Express, electronic checks

**ABOUT US**

**Company Profile**

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial Property/Casualty and Professional Liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated “A++” (Superior) by A.M. Best Company. Rated “A+” by Standard & Poor’s. PHLY is a member of the Tokio Marine Group, Japan’s oldest and leading Property/Casualty insurer.

PHLY has three underwriting divisions:

- Commercial Lines
- Management & Professional Liability
- Personal Lines

**A.M. Best Rating**

The Company’s two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an “A++” (Superior) rating.

**Standard & Poor’s**

Assigned “A+” for counterpart credit and financial strength.

**Ward’s 50®**

Nationally recognized as a member of Ward’s 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

**MISSION STATEMENT**

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

**ThinkPHLY**

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidating Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2017 Philadelphia Consolidating Holding Corp. All Rights Reserved.

**TOKIO MARINE GROUP**

To Be a Good Company