



EVALUATOR

MENTAL HEALTH ORGANIZATIONS

Choose the right carrier that understands and provides the coverages and limits unique to Mental Health Organizations

	Philadelphia Insurance Companies - Mental Health Organizations	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"/>
Online Driver Safety Training course available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Elite Property Enhancement endorsement		
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"/>
General Liability Deluxe endorsement	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automobile Enhancement endorsement available for fleets greater than 10 vehicles	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"/>
"Special Causes of Loss" coverage is available on building, contents, loss of income, and extra expense	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Equipment Breakdown coverage available	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 available	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"/>
General Liability coverage for fundraising events	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 available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Contingent Liability for Professional Liability claims arising from any psychiatrist while under the direction of the insured as long as the psychiatrist carries Professional Liability limits of at least \$1M	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Abuse and Molestation coverage – with separate Limits of Liability available; separate and complete from the General Liability limits	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Owned Business Automobile coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Large Excess Limits available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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