Corporate Office Bala Cynwyd, PA 800.873.4552 610.617.7940 Fax

**Central Region** 

Leawood, KS 877.439.7459 866.823.1864 Fax

**Metro Region** 

Ewing, NJ 866.586.6122

Melville, NY 516.542.1200 516.542.8767 Fax

**Mid-Atlantic Region** Timonium, MD 877.562.2342

North Central Region Naperville, IL 800.547.9967 630.428.9639 Fax

**Northwest Region** Tualatin, OR 800.669.9497 800.364.6809 Fax

**Ohio Valley Region** Dublin, OH 866.890.2509 Fax

**Rocky Mountain Region** Englewood, CO 866.608.5898 303.200.5341 Fax

**Southeast Region** Alpharetta, GA 800.303.1728 770.799.3099 Fax

**Southwest Region** Plano, TX 866.246.5254 972.488.8530 Fax

**Sunbelt Region** Mission Viejo, CA 800.994.4121 949.582.1425 Fax

**West Region** Roseville, CA 800.846.9484 866.458.7695 Fax





A Member of the Tokio Marine Group

AM Best A++ Rating Ward's Top 50 97.4% Claims Satisfaction 120+ Niche Industries



# NON-PROFIT & SOCIAL/HUMAN SERVICE ORGANIZATIONS

Philadelphia Insurance Companies' (PHLY) Non-profit and Social/Human Service Organization package is insurance uniquely designed to fulfill a wide range of special insurance needs for the nonprofit sector as defined under IRS Code 501(c)(3). 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.

#### **Key Benefits**

#### General Liability

- Limits to \$1M each occurrence/ \$3M aggregate
- Employees, Volunteers, and Insureds
- Abuse and Molestation coverage
- Blanket additional insured for funding sources and landlords
- Medical payments for volunteers included
- Thirty-three additional coverage/extensions

#### Property

- Blanket limits available
- Special Causes of Loss coverage
- Equipment Breakdown coverage
- Agreed Amount available with signed statement of values/property appraisal
- Forty-two additional coverage/extensions
- Ordinance or Law coverage included up to building limit

#### Umbrella/Excess Liability

• Large Excess Limits available

#### Automobile

- Owned/non-owned/hired auto
- Employees and Volunteers as Insureds coverage
- Hired car physical damage

#### Crime and Fidelity

- Employee Theft/Forgery
- Money and Securities

#### Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability
- · Most favorable venue wording for punitive, multiple or exemplary damages

#### Professional Liability

- Covers students in training
- Occurrence or claims-made forms available
- Separate coverage part so no erosion of General Liability aggregate limit
- Primary or contingent liability included for employed, contracted, or volunteer physicians and dentists

#### **Documents Required for Proposal**

- Completed, signed, and dated PHLY Non-profit and Social/Human Services Organizations Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising materials, and website information

### **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

# 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**

E-mail: service@phly.com | Direct billed | MasterCard, Visa, Discover, 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 has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM 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.

#### **AM Best Rating**

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

#### Standard & Poor's

#### 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.

# The PHLY Difference

