

EVALUATOR

NURSING HOMES

Choose the right carrier that understands and provides the coverages and limits unique to Nursing Homes

	Philadelphia Insurance Companies - Nursing Home Product	Other Carrier(s)
Features		
A.M. Best rating A++	Yes ☑	Yes □ No □
Claims adjusters with extensive experience to service the needs of our clients	Yes ☑	Yes □ No □
Bell Endorsement is provided which includes sub-limits for the following hazards: a) Identity Theft Expense b) Kidnap Expense c) Terrorist Travel Reimbursement d) Workplace Violence Counseling e) Key Individual Replacement Expense	Y es ☑	Yes □ No □
Equipment Breakdown coverage available	Yes ☑	Yes □ No □
Employee Theft coverage available	Yes ✓	Yes □ No □
Comprehensive Proprietary Property coverage form	Yes ☑	Yes □ No □
All Risk on building, contents, loss of income, and extra expense	Yes ☑	Yes □ No □
Agreed Value (No Coinsurance) available	Yes ☑	Yes □ No □
Blanket limits available	Yes ☑	Yes □ No □
Back-up of sewers and drains included as a cause of loss	Yes ☑	Yes □ No □
Coverage for Building Foundations and Underground Pipes, Flues, and Drains	Yes ☑	Yes □ No □
Flood and Earthquake coverage available	Yes ☑	Yes □ No □
\$ 250,000 Demolition coverage included	Yes ☑	Yes □ No □
\$ 250,000 Increase Cost of Construction coverage included	Yes ☑	Yes □ No □
\$ 250,000 Accounts Receivable coverage included	Yes ☑	Yes □ No □
\$ 250,000 Valuable Papers coverage included	Yes ⊻	Yes □ No □
\$ 50,000 Alarm System Upgrade coverage provided	Yes ⊻	Yes □ No □
\$ 15,000 Emergency Vacating Expense	Yes ⊻	Yes □ No □
\$ 5,000 Personal Effects coverage for resident's personal	Yes ☑	Yes □ No □
\$ 500 Resident's Money and Securities coverage	Yes ☑	Yes □ No □
Online Drive Safety Training course available	Yes ☑	Yes □ No □
Owned Business Automobile coverage available	Yes ☑	Yes □ No □
Owned Automobiles including transportation of residents	Yes ⊻	Yes □ No □
Higher Auto Liability Limits available	Yes ☑	Yes □ No □

Think**PHLY**

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