



**Corporate Office**  
 Bala Cynwyd, PA  
 800.873.4552  
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**Central Region**  
 Leawood, KS  
 877.439.7459  
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**Florida Region**  
 Altamonte Springs, FL  
 877.672.7945  
 877.846.4830 Fax

**Metro Region**  
 Ewing, NJ  
 866.586.6122  
 609.512.3141 Fax

Melville, NY  
 516.542.1200  
 516.542.8767 Fax

**Mid-Atlantic Region**  
 Harrisburg, PA  
 877.562.2342  
 717.558.7541 Fax

**North Central Region**  
 Naperville, IL  
 800.547.9967  
 630.428.9639 Fax

**Northeast Region**  
 West Bridgewater, MA  
 888.292.3881  
 877.748.1162 Fax

East Hartford, CT  
 860.528.5913  
 860.610.0471 Fax

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

**Ohio Valley Region**  
 Dublin, OH  
 877.521.8234  
 866.890.2509 Fax

**Rocky Mountain Region**  
 Highlands Ranch, CO  
 866.608.5898  
 303.200.5341 Fax

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

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

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

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



A Member of the Tokio Marine Group

A.M. Best A++ Rating  
 Ward's Top 50  
 97% Claims Satisfaction  
 100+ Niche Industries

800.873.4552 | **PHLY.com**

# RACE DIRECTORS

Philadelphia Insurance Companies (PHLY) specializes in the Amateur Sports industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. Our Race Directors program provides annual coverage for the exposures related to organizing and implementing races including, but not limited to, triathlons, marathons, and 5K's.

## Key Benefits

### General Liability

- Comprehensive GL - limits from \$1M per occ., \$1M agg. up to \$5M per occ., \$5M agg. available
- Premises Liability
- Personal Injury Liability
- Event Liability including or excluding participants available
- Coverage available for sub-contractors as additional insureds
- Abuse and Molestation coverage available
- Separate Tenant Users Liability policy available for exhibitors or vendors
- Separate Sports and Recreation Professional Liability

### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on building, contents, business income, and extra expense
- Coverage extended to include property of customers in your care, custody or control - \$10,000
- Coverage for outdoor pools and court surfaces
- Spoilage - \$25,000
- Signs (attached or unattached) - \$25,000
- Precious metals, including trophies - \$5,000
- Pollutant clean-up and removal - \$25,000

### Umbrella/Excess Liability

- Large Excess Limits available

### Automobile

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

### Crime and Fidelity

- Money and securities
- Money orders and counterfeit paper currency
- Employee dishonesty - \$25,000

**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 PHLY Race Directors application

## 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. Abuse and Molestation coverage available
2. Blanket Additional Insured covering property owners, facility and venues, sponsors, government entities, and municipalities
3. Sports and Recreation Professional Liability
4. Inland Marine coverage for mobile race equipment
5. Coverage available for sub-contractors as additional insureds
6. Elite Property Enhancement including \$300,000 for Business Income and Extra Expense
7. Optional coverage available to cover the event, including or excluding participants
8. Hired and non-owned auto coverage available
9. Separate Tenant Users Liability policy available for exhibitors or vendors
10. PHLY Waiver Saver Program

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](mailto:claimsreport@phly.com)  
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto: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 Consolidated 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*