



# PRODUCT HIGHLIGHTS

## RACE DIRECTORS

### Benefits of this Program

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. For all your Race Director needs, visit our website at PHLY.com.

### 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

#### 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

#### Umbrella/Excess Liability

- Large Excess Limits available

#### 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"

#### 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

#### Documents Required for Proposal

- Completed, signed, and dated PHLY Race Directors application

#### Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

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# RACE DIRECTORS - *continued*

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

*For more information about our products and services please visit us at [PHLY.com](http://PHLY.com)*

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