



# PRODUCT HIGHLIGHTS

## RECREATIONAL LODGING

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Recreational Lodging package is designed to meet the needs of those operators providing lodging to outdoor enthusiasts and travelers such as bed & breakfasts, fishing & hunting lodges, dude & guest ranches, and world class destination resorts and lodges.

We tailor each policy to address each insured's unique exposures. We offer package policies including General Liability, Property, Crime, Inland Marine, Automobile, and separate Directors and Officers Liability and Umbrella Liability. For all your Recreational Lodging needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability - available limits:
  - \$1M each occurrence
  - \$2M or \$3M aggregate
- Employee Benefits Liability
- Damage to premises rented to you - \$100,000
- Medical payments - \$5,000
- Blanket additional insureds
- Available coverage options:
  - Personal Liability endorsement for resident owners
  - Hunting and Fishing Guides as additional insureds
  - Watercraft Liability
  - Dogs in the insured's care, custody, or control
  - Marina Operators Legal Liability
  - Most ISO endorsements

#### Liquor Liability

- Limits to \$1M/\$1M (in most states)

#### Property

- Elite Property Enhancement: Great Outdoors, including:
  - \$100,000 Business Income and Extra Expense
  - \$1,000 Lock Replacement
  - \$5,000 Automated External Defibrillators (AED) coverage
  - \$2,000 per Horse in insured's care, custody, or control
  - \$1,000 per Hunting Dog in insured's care, custody, or control
  - \$25,000 Fine Arts
  - \$25,000 Personal Effects and Property of Others
- Replacement Cost or Actual Cash Value coverage
- Available coverage options:
  - Blanket limits
  - CP1410 Additional Covered Property
  - Golf Course Property endorsement
  - Most ISO endorsements

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, ATVs, golf carts, bicycles, snowmobiles, sleighs
- Fine arts
- Electronic data processing

#### Crime and Fidelity

- Employee Theft/Forgery or Alteration
- Theft, Disappearance, and Destruction
- Guest Property

#### Automobile

- Non-owned/hired auto
- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans and buses used to transport guests
- Seasonal Coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal use
- Web-based Auto ID card issuance
- Free online interactive defensive driver training course and examination

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# RECREATIONAL LODGING - *continued*

## 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

- Industry specific Risk Management Guides for your use identifying specific standards and proven techniques for managing inherent risk through PHLY.com
- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive defensive driver training course and examination
- Strategic partnership with best-in-class vendor for you to access discounted background & motor vehicle record (MVR) checks

## Documents Required for Proposal

- Completed, signed, and dated PHLY Recreational Lodging application
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of waiver and release forms
- Website information or brochure
- Supplemental applications, if applicable

## Service

- Clients are serviced by our Outdoor Products Team (Located in Westminster, CO)
- Independents agents have the choice to work directly with the Outdoor Products Team or work with a Philadelphia Insurance Companies representative in the closest Regional Office

## Payment Terms

- Installment plans available for accounts which generate at least \$2000 in premium

## Carrier

- The Outdoor Products Team underwriters review each submission to determine appropriate coverage placement
- Most 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 the Companies 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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