Philadelphia Insurance Companies (PHLY) specializes in the Religious Organizations industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

**Key Benefits**

**General Liability**
- Comprehensive General Liability - limits to $1M each occurrence/$3M aggregate
- Abuse and Molestation coverage available
- Volunteers and church members as additional insureds
- Coverage for fundraising events
- Amended definition of bodily injury to include mental anguish

**Property**
- Blanket limits with large in-house capacity
- Special Causes of Loss
- Backup of Sewers and Drains coverage available
- Sign coverage
- Stained Glass coverage
- Ordinance or Law coverage
- Fine Arts coverage available
- Agreed Value endorsement available

**Professional Liability**
- Coverage extends to: clergy, lay clergy, volunteers, teachers, child care professionals and various human service counselors
- Separate limits, separate aggregate, and extends to Umbrella policy

**Umbrella/Excess Liability**
- Large Excess Limits available

**Automobile**
- Non-owned/hired auto
- 15 passenger vans and buses are acceptable exposures
- Volunteers as Insureds coverage available

**Directors & Officers Liability**
- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Order of payments language with priority placed on indemnifying individual insureds first

**Crime and Fidelity**
- Money and Securities coverage available
- Forgery coverage available
- Employee Dishonesty
- Theft, Disappearance, and Destruction

**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 Religious Organization Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years

**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
800.685.9238 Fax | E-mail: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

**CLAIMS REPORTING:** 800.765.9749
E-mail: service@phly.com
MasterCard, Visa, Discover

**PAYMENT OPTIONS:** 877.438.7459

© 2022 Philadelphia Consolidating Holding Corp., All Rights Reserved.