



PRODUCT HIGHLIGHTS

RESTORATION CONTRACTORS

Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Restoration Contractors 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 per occurrence/\$3M aggregate
- Premises Liability
- Employee Benefits Liability
- Broad Form Property Damage

Automobile

- Owned/non-owned/hired auto
- Hired car physical damage including loss of use
- Zero deductible glass
- Single deductible on comprehensive physical damage (per occurrence)
- Lease Gap coverage
- Towing
- Electronic equipment

Property

- Building, Contents, Business Income, Crime, Boiler, Inland Marine, and all Property coverages are available
- Special Causes of Loss coverage

Crime and Fidelity

- Employee Dishonesty
- Money and Securities
- Money Orders and Counterfeit Paper Currency

Pollution and Professional

- Occurrence Pollution and Claims Made Professional
- Emergency Expense
- Blanket Additional Insured, Waiver of Subrogation and Primary & Non-Contributory
- Transportation coverage
- Non-Owned Location coverage available
- Premises Pollution coverage available

Excess Liability

- Up to \$10M Limit 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

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 PHLY as one of the 400 Best Big Companies in America

Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

For more information about our products and services please visit us at PHLY.com

Think**PHLY** | 800.873.4552 | **PHLY.com**

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