

**Corporate Office**

Bala Cynwyd, PA  
800.873.4552  
610.617.7940 Fax

**Central Region**

Leawood, KS  
877.439.7459  
866.823.1864 Fax

**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**

Tigard, 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



SALONS & DAY SPAS



**PHILADELPHIA**  
INSURANCE COMPANIES

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**

# SALONS & DAY SPAS

Philadelphia Insurance Companies (PHLY) subscribes to the belief that fitness is a key ingredient to wellness. Because we practice physical fitness in our lifestyle and have specialized in this growing industry, we understand how to provide broad form insurance coverage to Salons and Day Spas across the United States.

## Key Benefits

### General Liability and Professional Liability

- Comprehensive General Liability and Professional Liability - limits to \$1M each occurrence/\$3M aggregate (higher limits available)
- Abuse and Molestation coverage included
- Coverage extended to contracted professionals
- Coverage for nails, beauty, massage, tanning, and teeth whitening included
- Liquor Liability coverage available
- Coverage for day nursery exposures included

### Property

- Property coverage afforded for Automatic External Defibrillators (AED) - \$5,000 limit
- Special Causes of Loss coverage on buildings, 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
- Business Income and Extra Expense - \$100,000
- 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

- Employee Dishonesty
- Forgery or Alteration
- Theft, Disappearance, and Destruction - \$10,000

### 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"

### Documents Required for Proposal

- Completed, signed, and dated Fitness & Wellness Insurance Salons and Day Spas Supplemental application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising materials, or website information

## 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. General and Professional Liability available in most states with limits of \$1M per occurrence and \$3M aggregate (higher limits available)
2. Coverage for nails, beauty, massage, tanning, and teeth whitening included
3. Abuse and Molestation coverage included
4. Multi-state capability with the exception of Louisiana
5. Coverage available for both employed and sub-contracted professionals
6. Customer Service Call Center available to address all policyholder concerns
7. Liquor Legal Liability coverage available
8. Business Income/Extra Expense limit of \$100,000 included as part of our Elite Property Form
9. Property coverage afforded for Automatic External Defibrillators (AED) - \$5,000 limit
10. Coverage extension for both employed and sub-contracted professionals providing any service, advice or instructions relating to physical fitness

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*