



# PRODUCT HIGHLIGHTS

## STUDENT HOUSING

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Student Housing industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Student Housing needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Liability for common areas including swimming pools, tennis courts, lakes, clubhouses, etc.
- Property Manager included as additional insured
- Abuse and Molestation coverage available

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income, and extra expense
- Definition of building to include pools, walkways, and fences
- Back up of sewers included
- Ordinance or Law, Demolition and Increased Cost of Construction coverage included - \$250,000
- Boiler and Machinery coverage available
- Earthquake and Flood coverage available

#### Automobile

- Owned/non-owned/hired auto
- Coverage for fleets including 60+ passenger buses

#### 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](http://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 ACORD applications
- Student Housing supplemental application
- Copy of rules and regulations
- Copy of lease
- Color photograph(s) of representative buildings and auxiliary buildings from each location
- Current +3 years presently valued company loss runs for accounts that generate up to \$100,000 in premium. Current +4 years presently valued company loss runs for accounts that generate over \$100,000 in premium. Loss runs must be account specific. Loss runs from a master policy are not acceptable
- Plot plan
- Signed Statement of Values

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# STUDENT HOUSING - *continued*

## Service

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

## 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

## Payment Terms

- Installment plans 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](http://PHLY.com)*

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

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