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 866.586.6122

609.512.3141 Fax

Melville, NY 516.542.1200 516.542.8767 Fax

Mid-Atlantic Region Timonium, MD 866.607.9299 717.558.7541 Fax

New England Region

West Bridgewater, MA 888.292.3881 877.748.1162 Fax

East Hartford, CT 860.528.5913 860.610.0471 Fax

North Central Region

Naperville, IL 800.547.9967 630.428.9639 Fax

Northwest Region West Linn, OR 800.669.9497 800.364.6809 Fax

Ohio Valley Region Nashville, TN 877.521.8234 866.890.2509 Fax

Rocky Mountain Region Englewood, CO 866.608.5898 303.200.5341 Fax

Southeast Region Alpharetta, GA 800.303.1728 770.799.3099 Fax

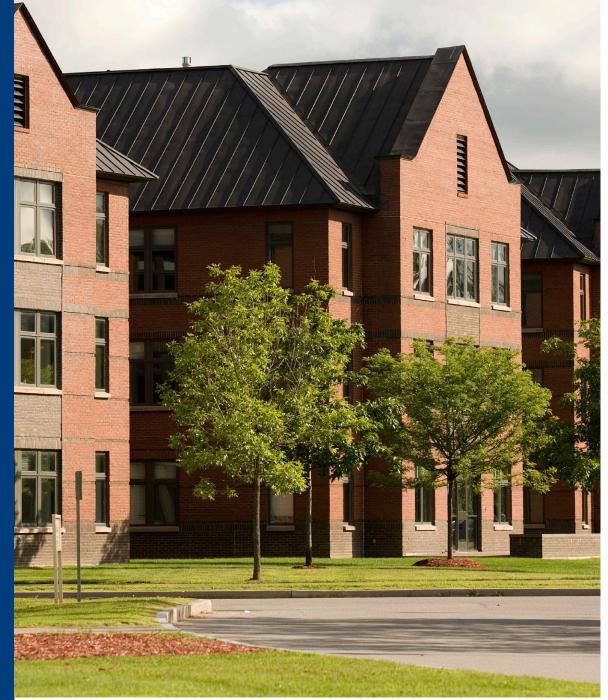
Southwest Region Plano, TX 866.246.5254 972.488.8530 Fax

Sunbelt Region Mission Viejo, CA

800.994.4121 949.582.1425 Fax

West Region Roseville, CA 800.846.9484 866.458.7695 Fax









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STUDENT HOUSING

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.

Key Benefits

General Liability

- Comprehensive General Liability limits to \$1M each 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

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

Umbrella/Excess Liability

Large Excess Limits 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"

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

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

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com

MasterCard, Visa, Discover

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 Gather facts, mitigate loss, inventory damage

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

PHLY has these underwriting divisions:

AM Best Rating

Standard & Poor's

Ward's 50[®]

MISSION STATEMENT



Inspiring Confidence.	
Accelerating Progress.	