



# PRODUCT HIGHLIGHTS

## SUBSTANCE ABUSE REHABILITATION FACILITIES

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Substance Abuse Rehabilitation Facilities package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Substance Abuse Rehabilitation Facilities sector. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability, and Abuse & Molestation (if eligible). In addition, we offer a separate Directors & Officers Liability policy. For all your Substance Abuse Rehabilitation Facilities needs, visit our website at PHLY.com.

### Key Benefits

#### General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Volunteers as additional insureds
- Personal Injury Liability
- Coverage for fundraising events
- Employee Benefits Liability

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income, and extra expense
- Water backup of sewers, drains, or dumps - \$25,000
- Sign coverage - no limitation
- Glass coverage - no limitation
- Ordinance or Law coverage - included up to building limit
- Spoilage coverage - \$25,000
- Agreed Amount endorsement available with property appraisal

#### Automobile

- Owned/non-owned/hired auto
- Employee, Volunteers, and Insureds coverage
- Hired Car Physical Damage
- Rental reimbursement for private passenger vehicles

#### Crime and Fidelity

- Forgery or Alteration
- Theft, Disappearance, and Destruction
- Employee Dishonesty (Blanket Fidelity)

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Directors and Officers Liability

- Defense costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Third Party Liability coverage

#### Professional Liability

- Occurrence or claims-made forms available
- Primary Psychiatrist coverage can be provided for employed psychiatrists
- Contingent, Vicarious Liability for employed and volunteer physicians
- Primary Professional Liability for employed and volunteer physicians and dentists while in the course of employment is 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

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# SUBSTANCE ABUSE REHABILITATION FACILITIES - *continued*

## Documents Required for Proposal

- Completed, signed, and dated PHLY Substance Abuse Rehabilitation Facilities application
- Completed, signed, and dated PHLY Mental Health Organization Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for current policy period plus three (3) prior years
- Photographs of location(s)
- Brochure, advertising materials, and website information

## 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 PHLY as one of the 400 Best Big Companies in America

## Payment Terms

- Installment plans available for accounts which 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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