Corporate Office Bala Cynwyd, PA 800.873.4552 610.617.7940 Fax

**Central Region** 

Leawood, KS 877.439.7459 866.823.1864 Fax

Metro Region Ewing, NJ 866.586.6122 609.512.3141 Fax

Melville, NY 516.542.1200 516.542.8767 Fax

Mid-Atlantic Region Timonium, MD 877.562.2342

North Central Region Naperville, IL 800.547.9967 630.428.9639 Fax

Northwest Region Tualatin, OR 800.669.9497 800.364.6809 Fax

Ohio Valley Region Dublin, OH 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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A Member of the Tokio Marine Group

AM Best A++ Rating Ward's Top 50 97.4% Claims Satisfaction 120+ Niche Industries



## TENANT USERS LIABILITY **INSURANCE PROTECTION (TULIP)**

Philadelphia Insurance Companies' (PHLY) Tenant Users Liability Insurance Protection (TULIP) is insurance uniquely designed to provide short term liability insurance coverage for tenants of facilities or venues for events which cannot be covered under their current insurance or for which they have no other coverage. By purchasing the coverage under a policy written for all tenant users of a specific facility or venue, the tenant user not only meets the contractual obligations required by the venue, but obtains coverage that is more competitive than purchasing a single special event policy. A simple one page questionnaire is all that is needed to apply. Typical facilities or venues needing TULIP coverage include stadiums, arenas, convention centers, religious institutions, performing arts centers, and schools.

## **Key Benefits**

#### General Liability

- Limits \$1M occurrence/\$2M aggregate or as required by the facility or venue
- Host Liquor Liability coverage included
- Primary Liquor Liability may be offered
- Facility/venue owner included as an additional insured
- Coverage for exhibitors available
- Schedule of tenant users reported monthly, quarterly, or semi-annually depending on frequency of rentals
- Hired and non-owned Automobile Liability may be included if contractually required by facility or venue

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 PHLY Tenant Users Liability Facility application
- Currently valued insurance company loss runs for the current policy period plus 4 prior years
- Current financial statement for the facility if applicable
- Schedule of anticipated events for the next 12 months
- Copies of contracts with tenant users
- Brochures, website information, and advertising materials

## **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

## 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 a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHIY has field offices strategically localed across the United States to provide superior service. Rated "A++" (Superior) by AM 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.

#### AM Best Rating

### Standard & Poor's

### 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.

# The PHLY Difference



## **PAYMENT OPTIONS: 877.438.7459**

E-mail: service@phly.com | Direct billed | MasterCard, Visa, Discover, electronic checks