



PRODUCT HIGHLIGHTS

YWCAS

Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in YWCAs. We understand how to provide a flexible and comprehensive insurance program for risks across the United States. For all your YWCA insurance needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Personal Injury Liability
- Employees, Volunteers, and Insureds
- Coverage for childcare activities
- Coverage for camp activities
- Abuse and Molestation coverage
- Medical Payments coverage
- Fundraising events included

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income, and extra expense
- Water coverage including surface water and backup of sewers and drains - \$30,000
- Equipment Breakdown coverage
- Sign coverage - no limitation
- Ordinance or Law coverage - included up to building limit
- Spoilage coverage - \$50,000
- Agreed Value available with signed statement of values/property appraisal

Automobile

- Owned/non-owned/hired auto
- Employees, Volunteers, and Insureds coverage
- Hired car physical damage
- Rental reimbursement

Umbrella/Excess Liability

- Large Excess Limits available
- Employers Liability coverage available

Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Order of payments language with priority placed on indemnifying individual insureds first

Professional Liability

- Available on an occurrence or claims-made form
- Separate coverage part so no erosion of General Liability aggregate limit
- Coverage for teachers (child care operations) and employed nurses
- Covers students in training

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Money and Securities

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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YWCAS - *continued*

Documents Required for Proposal

- Completed, signed, and dated PHLY YWCA Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochures, advertising material, 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

- Installments 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

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

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