RECREATIONAL LODGING

Philadelphia Insurance Companies’ (PHLY) Recreational Lodging package is designed to meet the needs of those operators providing lodging to outdoor enthusiasts and travelers such as bed & breakfasts, fishing & hunting lodges, dude & guest ranches, and world class destination resorts and lodges.

Key Benefits

General Liability
• Comprehensive General Liability - available limits: $1M each occurrence
• $2M or $3M aggregate
• Employee Benefits Liability
• Damage to premises rented to you - $100,000
• Medical payments - $5,000
• Blanket additional insureds
• Available coverage options:
  - Personal Liability endorsement for resident owners
  - Watercraft Liability
  - Most ISO endorsements

Property
• Elite Property Enhancement: Great Outdoors, including: $100,000 Business Income and Extra Expense
• Replacement Cost or Actual Cash Value coverage
• Available coverage options:
  - Blanket limits
  - Most ISO endorsements

Umbrella/Excess Liability
• Large Excess Limits available

Crime and Fidelity
• Employee Theft/Forgery or Alteration
• Theft, Disappearance, and Destruction
• Guest Property

Inland Marine
• Equipment, tools, saddles and tack, guns, small boats, AV’s, golf carts, bicycles, snowmobiles, sleighs
• Fine arts, electronic data processing, valuable papers

Automobile
• Non-owned/hired auto
• Owned Autos: commercial vehicles, service vehicles, pickup trucks, vans, and buses used to transport guests
• Seasonal Coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal use
• Web-based Auto ID card issuance

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 Recreational Lodging application
• Completed ACORD applications

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

10 REASONS WHY™

1. One stop shopping for all your insurance needs. Property, Inland Marine, Crime, Liquor Liability, and General Liability coverage bundled into one convenient policy
2. Property capacity for high values of frame structures in unprotected areas
3. Blanket limits and Agreed Amount coverage for property available
4. Expertise in understanding unique exposures such as hunting, fishing, boating, horseback riding, spa services, golfing, and world class dining
5. Medical payments included at $5,000
6. Coverage for insured’s household personal property available
7. Personal Liability endorsement available for resident owners
8. Ability to provide coverage for most services and activities
9. Specialized Risk Management Services
10. Installment plans available for accounts which generate at least $2000 in premium

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

PAYMENT OPTIONS: 877.438.7459
Email: service@phly.com | Direct billed | MasterCard, Visa, Discover, American Express, electronic checks

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