PHILADELPHIA INSURANCE COMPANIES

Philadelphia Insurance Companies (PHLY) subscribes to the belief that fitness is a key ingredient to wellness. Because we practice physical fitness in our lifestyle and have specialized in this growing industry, we understand how to provide broad form insurance coverage to Yoga Studios across the United States.

Key Benefits

General Liability and Professional Liability
• Comprehensive General Liability and Professional Liability - limits of $2M each occurrence/$4M aggregate (higher limits available)
• Coverage for the majority of yoga styles and arts - including Bikram Yoga
• Coverage extended to contracted professionals
• Coverage for day nursery exposures included
• Abuse and Molestation coverage included

Property
• Property coverage afforded for Automatic External Defibrillators (AED) - $5,000 limit
• Special Causes of Loss coverage on buildings, contents, business income, and extra expense
• Coverage extended to include property of customers in your care, custody, or control - $10,000
• Coverage for outdoor pools and court surfaces
• Spoilage - $25,000
• Signs (attached or unattached) - $25,000
• Precious metals, including trophies - $5,000
• Business Income and Extra Expense - $100,000
• Pollutant clean-up and removal - $25,000

Automobile
• Owned/non-owned/hired auto
• Hired car physical damage
• Rental reimbursement for private passenger vehicles

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 eflyer 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

Documents Required for Proposal
• Completed, signed, and dated PHLY Yoga Studios application
• Currently valued insurance company loss runs for the current policy period plus three (3) prior years
• Brochure, advertising materials, or website information

Crime and Fidelity
• Employee Dishonesty
• Forgery or Alteration
• Theft, Disappearance, and Destruction - $10,000

Umbrella/Excess Liability
• Large Excess Limits 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”

Documents Required for Proposal
• Completed, signed, and dated PHLY Yoga Studios application
• Currently valued insurance company loss runs for the current policy period plus three (3) prior years
• Brochure, advertising materials, or website information

10 REASONS WHY™
1. General and Professional Liability with limits of $2M per occurrence and $4M aggregate (higher limits available)
2. Over 20 years of experience insuring yoga instructors and yoga studios
3. Coverage for the majority of types of yoga styles and arts - including Bikram Yoga
4. Coverage included for yoga instructors teaching off premises
5. Customer Service Call Center available to address all policyholder concerns
6. Coverage for contracted instructors and day nursery exposures included
7. Abuse and Molestation coverage included
8. Business Income/Extra Expense limit of $100,000 included as part of our Elite Property Form
9. Property coverage afforded for Automatic External Defibrillators (AED) - $5,000
10. Coverage extension for both employed and subcontracted professionals providing any service, advice or instructions relating to physical fitness

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. PHLY has field offices strategically located across the United States to provide superior service. Rated “A++” (Superior) by A.M. 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.

PHLY has three underwriting divisions: Commercial Lines Management & Professional Liability Personal Lines

A.M. Best Rating
The Company’s two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an “A++” (Superior) rating.

Standard & Poor’s
Assigned “A+” for counterpart credit and financial strength.

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.

THINKPHLY

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.
©2017 Philadelphia Consolidating Holding Corp. All Rights Reserved

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 | Email: 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

TOKIO MARINE GROUP
To Be a Good Company

MVR - Motor Vehicle Record