



# PRODUCT HIGHLIGHTS

## RELIGIOUS ORGANIZATION DIRECTORS & OFFICERS LIABILITY

### Benefits of this Program

This policy is a solution for small to medium-sized religious organizations that desire economical Directors & Officers Liability coverage.

### Key Benefits

- The expertise and stability of an A.M. Best A++ rated admitted carrier
- Broad definition of Claim includes written demand for monetary and non-monetary relief, arbitration, and administrative proceedings, as well as civil and criminal actions (II.B.1. and 2.)
- Flexibility in the claims handling process enables the insured to choose the most efficient means to handle the claim (V.K.1. and V.K.2.)
- Entity coverage (I.C.)
- Punitive, Multiple, and Exemplary Damages coverage (II.C.)
- Modified hammer clause (50/50) (V.K.7.)
- Definition of Individual Insured includes lawful spouse, the estate, and heirs (II.E.2. and II.E.3.)
- Definition of Individual Insured includes global equivalents (II.E.4.)
- Worldwide coverage territory (Coverage territory not defined, so no geographical limits to coverage)
- Defense for Americans with Disabilities Act claims (I.H.5)

### 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 Religious Organization Directors & Officers Liability application
- Latest annual audited financial statement or 990 tax form
- Supplemental claim form, if applicable

### 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 PHLI 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](http://PHLY.com)*

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