

Corporate Office

Bala Cynwyd, PA
800.873.4552
610.617.7940 Fax

Central Region

Leawood, KS
877.439.7459
866.823.1864 Fax

Florida Region

Altamonte Springs, FL
877.672.7945
877.846.4830 Fax

Metro Region

Ewing, NJ
866.586.6122
609.512.3141 Fax

Melville, NY

516.542.1200
516.542.8767 Fax

Mid-Atlantic Region

Harrisburg, PA
877.562.2342
717.558.7541 Fax

North Central Region

Naperville, IL
800.547.9967
630.428.9639 Fax

Northeast Region

West Bridgewater, MA
888.292.3881
877.748.1162 Fax

East Hartford, CT

860.528.5913
860.610.0471 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

Highlands Ranch, CO
866.608.5898
303.200.5341 Fax

Southeast Region

Kennesaw, GA
800.303.1728
770.799.3099 Fax

Southwest Region

Addison, TX
866.246.5254
972.488.8530 Fax

Sunbelt Region

Mission Viejo, CA
800.994.4121
949.582.1425 Fax

Western Region

Roseville, CA
800.846.9484
866.458.7695 Fax



RELIGIOUS ORGANIZATIONS



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating
Ward's Top 50
97% Claims Satisfaction
100+ Niche Industries

800.873.4552 | **PHLY.com**

RELIGIOUS ORGANIZATIONS

Philadelphia Insurance Companies (PHLY) specializes in the Religious Organizations industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M each occurrence/\$3M aggregate
- Abuse and Molestation coverage available
- Volunteers and church members as additional insureds
- Coverage for fundraising events
- Amended definition of bodily injury to include mental anguish

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss
- Backup of Sewers and Drains coverage available
- Sign coverage
- Stained Glass coverage
- Ordinance or Law coverage
- Fine Arts coverage available
- Agreed Value endorsement available

Professional Liability

- Coverage extends to: clergy, lay clergy, volunteers, teachers, child care professionals, various human service counselors, and cemetery professionals
- Separate limits, separate aggregate, and extends to Umbrella policy

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Non-owned/hired auto
- 15 passenger vans and buses are acceptable exposures
- Volunteers as Insureds coverage available

Directors and 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

Crime and Fidelity

- Money and Securities coverage available
- Forgery coverage available
- Employee Dishonesty
- Theft, Disappearance, and Destruction

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 Religious Organization Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years

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. Property, Equipment Breakdown, Inland Marine, Crime, General Liability, Professional Liability, Abuse and Molestation, and Automobile coverage bundled into one convenient policy
2. Fine Arts coverage available for religious artifacts
3. Broad definition of building coverage extends to stained glass, pipe organs, and foundations
4. Large Excess Limits available
5. Professional liability with separate limits of liability including coverage for pastoral counseling, teachers, cemetery professional staff, and volunteers
6. \$50,000 Donation Assurance coverage included
7. Medical payments for volunteers included
8. Church members as additional insureds included
9. Automobile coverage available for church vans and buses
10. Installment plans available for accounts that generate at least \$2,000 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

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

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.



TOKIO MARINE GROUP
To Be a Good Company