

Focus on the things that matter. *We'll handle the risk.*



Program Details

The Philadelphia Insurance Companies offers a comprehensive property and liability policy that addresses the unique coverage requirements of single family homeowner associations. In addition to providing many limit options, this program can be tailored to meet the requirements of lending institutions as well as regulatory authorities.

Documents Required for Proposal

- Completed and signed Philadelphia Insurance Companies application
- Current financial statement or budget
- Plot plan of the community
- Photo of any added exposure (playground, pool, etc.)
- Loss runs or statement of losses on the community's letterhead

LOSS CONTROL SERVICES

Phone: (800) 873-4552

- Risk Management Advice from Law Firms
- Loss Assistance Hotline
- Incident Report Forms
- Driver Safety Training Seminars

CLAIMS REPORTING

Phone: (800) 765-9749

Fax: (800) 685-9238

E-mail: claimreport@phlyins.com

- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

Phone: (877) 438-7459

E-mail: custserv@phlyins.com

- Direct Billed
- Interest-Free Installments Are Available
- MasterCard, Visa, Discover, AmEx

Please refer to the actual policy for specific terms and conditions.
This brochure is purely a marketing information document.

Coverage Features

Liability

- Comprehensive general liability – limits to \$3,000,000
- Coverage for golf courses available
- Landscape coverage including vandalism
- Club members named as additional insureds
- Employee benefits liability
- Umbrella – limits up to \$10,000,000
- Coverage for fund raising events
- Real estate property managers insured under the policy

Property

- Blanket limits
- Pollutant clean up and removal – \$25,000
- Fire department service charge – \$25,000
- Newly acquired property – 90 days
- Personal effects – \$5,000/\$25,000
- Property of others – \$10,000
- Valuable papers – \$50,000
- Outdoor property/debris removal – \$25,000
- Emergency vacating expense – \$15,000
- Identity theft expense – \$2,500
- Terrorist travel reimbursement – \$1,000
- Kidnap/ransom – \$50,000
- Key individual replacement expense – \$50,000
- Accounts receivable – \$25,000
- Business income and extra expense (including contingent) – \$100,000
- EDP equipment – \$50,000
- Fire extinguisher recharge – \$1,000
- Reward reimbursement – \$5,000
- Inventory and appraisals of loss – \$1,000
- Spoilage – \$25,000
- Fine arts – \$25,000
- Backup of sewers/flood damage- \$25,000
- Property in transit – \$50,000
- Off-premises power failure – \$25,000
- Earthquake sprinkler leakage – \$10,000



PHILADELPHIA INSURANCE COMPANIES

Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public Corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has four underwriting divisions:

- Commercial Multi-Peril
- Specialty Property Inland Marine
- Specialty Lines/Professional Liability
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win/win relationship with our customers.

NASDAQ: PHLY

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.

Ward's

Nationally recognized as a member of Ward's Top 50 Benchmark group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

Forbes Magazine

Forbes Magazine has consistently recognized Philadelphia Insurance Companies as one of the 200 Best Small Companies in America. The criteria for this annual award by Forbes is consistent growth, profitability, and return on equity.

CORPORATE PHILOSOPHY

Philadelphia Insurance Companies is a company of motivated people committed to professional products and services to its customers and a partnership with its employees. Our philosophy is to have constancy of purpose, maintain a high degree of motivation, and be goal oriented.



Ten Reasons to Choose Philadelphia Insurance for Homeowner Associations

1. Crime/employee dishonesty that provides additional insurance to the property management company
2. Coverage for golf course and homeowners association available under the same package policy
3. Backup of sewers — \$25,000
4. Loss control services available
5. Direct bill interest-free installments
6. Coverage for pools, playgrounds, lakes, and trails
7. Underwriters who understand the homeowner association's operations
8. Volunteer workers covered while performing duties for the association
9. Coverage for special events
10. A+ Rated Carrier

Regional Offices

Corporate Office

One Bala Plaza, Suite 100
Bala Cynwyd, PA 19004
(800) 873-4552
(610) 617-7940 Fax

Sunbelt Region

27101 Puerta Real
Suite 200
Mission Viejo, CA 92691
(800) 994-4121
(949) 582-1425 Fax

Western Region

2901 Douglas Boulevard
Suite 150
Roseville, CA 95661
(800) 846-9484
(866) 458-7695 Fax

Rocky Mountain Region

Northeast Professional Building
8500 W. Bowles Avenue #310
Littleton, CO 80123
(866) 608-5898
(303) 978-1012 Fax

Southeast Region

220 E. Central Parkway
Suite 2070
Altamonte Springs, FL 32701
(877) 672-7945
(877) 846-4830 Fax

North Central Region

1220 Bond Street, Suite 100
Naperville, IL 60563
(800) 547-9967
(630) 428-9639 Fax

Northeast Region

100 Technology Center Drive
Suite 2B
Stoughton, MA 02072
(888) 292-3881
(866) 497-8514 Fax

For more information regarding other products or to download forms and applications, please visit our web site at: www.phly.com.

Central Region

20201 E. Jackson Drive
Suite 470
Independence, MO 64057
(877) 439-7459
(866) 823-1864 Fax

Metro Region

IBIS Plaza
3525 Quakerbridge Road
Suite 910
Hamilton, NJ 08619
(866) 586-6122
(866) 879-4284 Fax

Ohio Valley Region

3492 Snouffer Road, Suite 250
Columbus, OH 43235
(877) 521-8234
(614) 799-8184 Fax

Northwest Region

18765 S.W. Boones Ferry Road
Suite 300
Tualatin, OR 97062
(800) 669-9497
(503) 692-0321 Fax

Mid-Atlantic Region

801 E. Park Drive, Suite 102
Harrisburg, PA 17111
(877) 562-2342
(717) 558-7541 Fax

Southwest Region

3939 Belt Line Road
Suite 650
Addison, TX 75001
(866) 246-5254
(972) 488-8530 Fax

Homeowner Associations



Focus on the things that matter.
We'll handle the risk.



PHILADELPHIA INSURANCE COMPANIES