

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



Program Details

Philadelphia Insurance Companies' Non-Profit Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Non-Profit sector as defined under IRS Code 501 (c)3. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability and Abuse & Molestation (if eligible). In addition, we offer a separate Director's & Officers Liability policy.

Some of the coverage features also available are noted below:

Liability:

- Comprehensive General Liability
– Limits to \$3,000,000
- Employee Benefits Liability
- Employees and Volunteers as Additional Insureds
- Coverage for Fund-Raising Events
- Professional Liability available on an Occurrence or Claims Made Form
- Umbrella Limits - up to \$10,000,000
- Abuse & Molestation coverage options for eligible non-profits
- Blanket Additional Insured for Funding Sources & Landlords
- Medical Payments with \$15,000 limit

Property:

- Blanket Limits with large in house capacity
- Includes Flood & Sewer Backup Coverage
- Sign Coverage – No Limitation
- Ordinance or Law Coverage
– Included up to Building Limit
- Spoilage Coverage - \$25,000
- Agreed Value Endorsement available with property appraisal

Automobile:

- Employees and Volunteers as Insureds
- Hired Car Physical Damage
- Rental Reimbursement for Private Passenger Vehicles
- Web-based Auto ID Card issuance
- Online Defensive Driving Workshop

Crime:

- Employee Theft
- Theft of Money and Securities

Non-Profit Directors and Officers Liability:

- Defense costs are in addition to the limit of liability
- Coverage for defense costs for any actual or alleged breach of contract agreements, except breach of employment contract claims - \$25,000
- Coverage available for breach of employee contract claims
- Primary limits up to \$10,000,000 with excess limits available
- Outside Directorship Coverage
- 5 part policy, including D&O, Employment Practices Liability, Fiduciary Liability, Workplace Violence, and Internet Liability

Professional Liability:

- Separate coverage part so no erosion of General Liability aggregate limit
- Provides vicarious coverage for employed & subcontracted physicians
- Covers Students in Training
- Occurrence or Claims-Made Forms Available

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the 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 three underwriting divisions:

- Commercial Lines
- Specialty Lines
- 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: PHL

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

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 shareholders. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.



Ten Reasons to Choose Philadelphia Insurance for Non-Profit Organizations

1. **Medical payments for volunteers available**
2. **Sexual abuse & molestation coverage options**
3. **Vicarious liability for sub-contracted physicians**
4. **Business income to include fund balance**
5. **Ordinance or law coverage**
6. **Interest free monthly payments**
7. **Sewer & drain back-up coverage**
8. **Automatic GAP coverage for leased/financed vehicles, as well as risk management driver safety program**
9. **General liability, professional liability, director's & officer's liability and umbrella liability all with one carrier**
10. **Umbrella limits available up to \$10,000,000**



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INSURANCE COMPANIES

Regional Offices

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

Corporate Office

Bala Cynwyd, PA
(800) 873-4552
(610) 617-7940 Fax

Central Region

Independence, MO
(877) 439-7459
(866) 823-1864 Fax

Florida Region

Altamonte Springs, FL
(877) 672-7945
(877) 846-4830 Fax

Metro Region

Lawrenceville, NJ
(866) 586-6122
609-512-3141 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

Stoughton, MA
(888) 292-3881
(877) 748-1162 Fax

Northwest Region

Tigard, OR
(800) 669-9497
(800) 364-6809 Fax

Ohio Valley Region

Dublin, OH
(877) 521-8234
(866) 890-2509 Fax

Rocky Mountain Region

Littleton, CO
(866) 608-5898
(303) 200-5341 Fax

Southeast Region

Kennesaw, GA
(800) 303-1728
(770) 218-0600 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

Non-Profit and Social/Human Services Package



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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



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