

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



PHILADELPHIA INSURANCE COMPANIES

## Program Details

Philadelphia Insurance Companies' Public Entity Coverage is specifically designed for individual municipalities and individual municipal water and sewer authorities. Coverage is offered for property, automobile, general liability, inland marine, crime, boiler & machinery, and umbrella lines of business. General liability and automobile liability limits are available up to \$1,000,000 with umbrella limits available up to \$10,000,000.

## Coverage Features

- Third-party sewer back up coverage and water contamination notification expense coverage
- Replacement cost coverage for fire trucks and ambulances
- Public employee crime coverage
- Enhanced comprehensive general liability coverage
- Failure to supply coverage available for water district authorities
- Broad blanket building and personal property coverage on a replacement cost, agreed amount basis that includes equipment breakdown and boiler and machinery coverage
- Miscellaneous municipal property coverage automatically included (street signs, street lights, bus shelters, bicycle racks, fences, playground equipment, flagpoles, etc.)
- Limited pollution liability coverage available for water districts

## Benefits of the Program

- Individually underwritten policies – Not mixed in with a group that could adversely affect your policy terms
- Non-auditable, non-assessable, therefore budgetable
- Fine arts – \$50,000 included

## Acceptable Exposures

- **Individual municipalities**  
(not pools or groups by any name)
  - Population 50,000 or less as determined by latest census
  - Primarily residential occupancy
  - Over 10 miles from any coastal body of water
  - Non-seasonal
- **Individual municipal water and sewer authorities** (not pools or groups by any name)
  - Serving populations of 100,000 or less
- **Soil and conservation districts**
- **Public libraries**

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

## 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](mailto:claimreport@phlyins.com)**

- Gather Facts, Mitigate Loss, Inventory Damage

## PAYMENT OPTIONS

**Phone: (877) 438-7459**

**E-mail: [custserv@phlyins.com](mailto:custserv@phlyins.com)**

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

## 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: PHLI

### 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.*

## Regional Offices

## Public Entities

### Ten Reasons to Choose Philadelphia Insurance for Public Entities

- 1. Individually underwritten policies – Not mixed in with a group that could adversely affect your policy terms**
- 2. Non-auditable, non-assessable, therefore budgetable**
- 3. A+ rated, admitted paper that will meet financial stability requirements**
- 4. Broad blanket building and personal property coverage on a replacement cost, agreed amount basis that includes equipment breakdown and boiler and machinery coverage**
- 5. Third-party sewer back up coverage and water contamination notification expense coverage**
- 6. Miscellaneous municipal property coverage automatically included (street signs, street lights, bus shelters, bicycle racks, fences, playground equipment, flagpoles, etc.)**
- 7. Replacement cost coverage for fire trucks and ambulances**
- 8. Public employee crime coverage**
- 9. Enhanced comprehensive general liability coverage**
- 10. Monthly, interest-free premium payments**

#### Corporate Office

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

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

#### Sunbelt Region

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

#### Central Region

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

#### Western Region

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

#### Metro Region

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

#### Rocky Mountain Region

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

#### Ohio Valley Region

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

#### Southeast Region

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

#### Northwest Region

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

#### North Central Region

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

#### Mid-Atlantic Region

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

#### Northeast Region

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

#### Southwest Region

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



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