



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



Program Details

Philadelphia Insurance Companies' Religious Organization product focuses on established religious institutions whose primary function is a House of Worship. Other exposures such as special events, daycares, camps, schools and shelters can be included in the Religious Organization Package.

General Liability limits up to \$1,000,000 are available with Umbrella limits available up to \$10,000,000.

Some of the coverage features also available are noted below:

Liability

- Comprehensive General Liability – Limits to \$3,000,000
- Abuse & Molestation coverage available for qualified accounts
- Personal Injury Liability
- Employee Benefits Liability
- Volunteers and Church Members as Additional Insureds
- Coverage for Fund-Raising Events
- Amended definition of bodily injury to include mental anguish

Property

- Blanket Limits with large in house capacity.
- Special Causes of Loss on Building, Contents, Loss of Income and Extra Expense
- Water Backup of Sewers and Drains or Sumps - \$25,000
- Sign Coverage
- Stained Glass Coverage
- Ordinance & Law Coverage – Included up to Building Limit
- Fine Arts- \$25,000
- Agreed Value Endorsement available with property appraisal

Automobile

- 15 passenger vans and buses are acceptable exposures
- Non owned and Hired car coverage
- Volunteers as Insureds coverage available
- Hired Car Physical Damage
- Rental Reimbursement for Private Passenger Vehicles

Crime and Fidelity

- Employee Theft (Blanket Fidelity)
- Money & Securities
- Forgery or Alteration

Directors and Officers Liability

- Specifically designed for Religious Organizations
- True entity coverage
- Spousal coverage
- 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 \$5,000,000 with excess limits 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 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: PHLX

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 recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America. The criteria for this annual award by Forbes is 12-month and five-year stock market returns, sales and earnings-per-share growth and debt-to-capital ratios.

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 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 Religious Organizations

1. **Property, general liability, professional liability, auto, director's & officer's liability and umbrella liability all available with one carrier**
2. **Agreed value available on select properties**
3. **Fine arts coverage available for religious artifacts as well as stained glass**
4. **Boiler & machinery / equipment breakdown**
5. **Umbrella limits available up to \$10,000,000**
6. **Professional liability with separate limits of liability, including coverage for pastoral counseling and volunteers**
7. **Sexual abuse & molestation coverage available**
8. **Medical payments for volunteers**
9. **Church members as additional insureds**
10. **Interest free monthly installments**

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

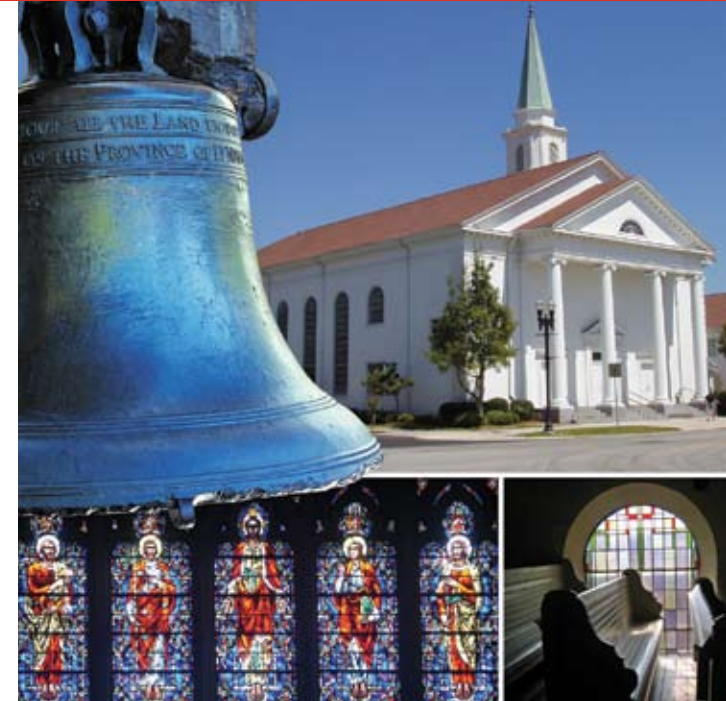
Sunbelt Region

Mission Viejo, CA
(800) 994-4121
(949) 582-1425 Fax

Western Region

Roseville, CA
(800) 846-9484
(866) 458-7695 Fax

Religious Organizations



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

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, Electronic Checks



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