



# PHILADELPHIA INSURANCE COMPANIES

## Real Estate Schedules

*Philadelphia Insurance Companies specializes in this industry, we understand how to provide a broad form insurance coverage for Real Estate Schedules across the United States. For all your Real Estate Schedules needs, visit our website at [www.phly.com](http://www.phly.com)*

### Coverage Features

#### Liability

- ◆ Comprehensive General Liability
- ◆ \$ 2,000,000 General Aggregate Limit
- ◆ \$ 2,000,000 Products/Completed Operations Aggregate Limit
- ◆ \$ 1,000,000 Advertising Injury Limit
- ◆ \$ 1,000,000 Per Occurrence Limit
- ◆ \$ 100,000 Fire Legal Limit
- ◆ \$ 5,000 Medical Payments Limit
- ◆ Special Events Coverage Available
- ◆ Umbrella Limits – up to \$10,000,000

#### Property

- ◆ Comprehensive Proprietary Property Coverage Form
- ◆ All Risk on Building, Contents, Loss of Income and Extra Expense
- ◆ Agreed Value (No Coinsurance) Available
- ◆ Blanket Limits Available
- ◆ Back Up of Sewers and Drains Included as a Cause of Loss
- ◆ Coverage for Building Foundations and Underground Pipes, Flues, and Drains
- ◆ Flood and Earthquake Coverage Available
- ◆ \$ 250,000 Demolition Coverage Included
- ◆ \$ 250,000 Increased Cost of Construction Coverage Included
- ◆ \$ 250,000 Accounts Receivable Coverage Included
- ◆ \$ 250,000 Valuable Papers Coverage Included
- ◆ \$ 50,000 Alarm System Upgrade Coverage Provided
- ◆ \$ 50,000 Fire Department Service Charge

#### Automobile

- ◆ Owned Automobiles
- ◆ Non-Owned Automobile Exposures
- ◆ Hired Automobiles
- ◆ Hired Car Physical Damage

- ◆ Rental reimbursement for Private Passenger Vehicles

### **Crime and Fidelity**

- ◆ \$ 5,000 Money and Securities Coverage (Inside/Outside) Provided
- ◆ \$ 5,000 Money Orders and Counterfeit Paper Currency Coverage Provided
- ◆ \$ 25,000 Kidnap and Ransom-Extortion Coverage Provided
- ◆ Employee Dishonesty Coverage Available
- ◆ Forgery or Alteration Coverage Available
- ◆ Theft, Dissappearance and Destruction Coverage Available

**Service:** Clients are serviced by both our Home Office staff as well as our regional offices located throughout the country.

**Carrier:** These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Forbes Magazine has recognized the Companies as one of the 200 best small companies in America.

### **Documents Required for Proposal**

- ◆ Completed ACORD Applications
- ◆ UC Update Questionnaire
- ◆ Currently valued loss runs for current year plus last three terms

### **Payment Terms:**

- ◆ Interest-free installments are available for accounts that generate at least \$5,000 in premium

*This summary is provided for the convenience of our customers and is not intended to supersede or amend any of the terms, conditions, or provisions contained in the actual insurance policies.*

8/2004