



# PRODUCT HIGHLIGHTS

## LAND CONSERVANCY

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Land Conservancy program provides specially designed coverages and expertise to address the distinct exposures. Whether you're a land, water or air conservancy or a stewardship organization you need an insurance company that understands your industry. Our years of experience and specialization in both the non-profit and outdoor recreation sectors allows us to provide stability in rates and coverage that the competition can't.

### Key Benefits

#### General Liability

- Comprehensive General Liability – available limits:
  - \$1M each occurrence
  - \$2M or \$3M aggregate
- Damage to Premises Rented to You - \$100,000
- Blanket additional insureds
- Available coverage options:
  - Watercraft Liability
  - Most ISO endorsements

#### Liquor Liability

- Limits to \$1M/\$1M (in most states)

#### Property

- Elite Property Enhancement: Great Outdoors, including
  - \$100,000 Business Income and Extra Expense
- Replacement Cost or Actual Cash Value Coverage
- Available coverage options:
  - Blanket limits
  - Most ISO endorsements

#### Automobile

- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans and buses used to transport campers
- Seasonal Coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal uses

#### Crime and Fidelity

- Employee Theft/Forgery or Alteration
- Money and Securities
- Theft, Disappearance, and Destruction

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, snowmobiles, tractors, sleighs
- Fine arts, electronic data processing, valuable papers

#### Bell Endorsement

- includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identify Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

#### Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis."

#### Risk Management Services

- Product-specific web-based Risk Management Services solutions through PHLY.com /RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor (MVR) checks

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# LAND CONSERVANCY - *continued*

## Documents Required for Proposal

- Completed, signed and dated PHLY Land Conservancy Supplemental Application
- Completed ACORD applications
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Website information or brochure

## Payment Terms

- Installment plans available for accounts that generate at least \$2,000 in premium

*For more information about our products and services, please visit us at [PHLY.com](https://www.phly.com)*

## Carrier

- Clients are serviced by our Outdoor Product Teams (located in Westminster, CO)
- Independent agents have the choice to work directly with the Outdoor Products Team or work with a Philadelphia Insurance Companies representative in the closest Regional Office

800.873.4552 | **PHLY.com**

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