



PRODUCT HIGHLIGHTS

GYMNASTICS

Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Gymnastics package is insurance uniquely designed to fulfill a wide range of special insurance needs for gymnastics program including activities such as cheerleading, martial arts, swimming, camps/clinics, birthday parties, and day care operations. Each policy is custom tailored to address each insured's unique exposures. We offer package policies including General Liability, Property, Crime, Inland Marine, and Automobile. Directors & Officers and Umbrella Liability also available under separate policies. For all your Gymnastics needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Employee Benefits Liability
- Coverage for booster clubs and fundraising events available
- Participant Legal Liability included
- Coverage available for sponsored competitions and tournaments

Property

- Blanket limits apply separately to buildings, personal property, and business income including extra expense
- Special Causes of Loss coverage
- Ultimate Coverage - broad proprietary property coverage form including Flood and Earthquake where available
- Agreed Amount endorsement available with property appraisal
- Inland Marine coverage available for equipment transported to events

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Owned/non-owned/hired auto
- Rental reimbursement
- Web-based Auto ID card issuance
- Online defensive driving workshop

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance, and Destruction

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity 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 for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLY Gymnastics Supplemental application
- Completed ACORD applications (for all coverages requested except General Liability)
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years
- Schedule of sponsored special events/competitions/tournaments for the coming year
- If in business less than 2 years, copy of business plan and resume of owner
- Evidence of Participant Accident coverage
- Copy of waiver and release forms
- Website information

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GYMNASTICS - *continued*

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; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

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

800.873.4552 | **PHLY.com**

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