Corporate Office

Bala Cynwyd, PA 800.873.4552 610.617.7940 Fax

Central Region

Leawood, KS 877.439.7459 866.823.1864 Fax

Florida Region

Altamonte Springs, FL 877.672.7945 877.846.4830 Fax

Metro Region

866.586.6122 609.512.3141 Fax

Melville, NY 516.542.1200 516.542.8767 Fax

Mid-Atlantic Region

Timonium, MD 866.607.9299 717.558.7541 Fax

New England Region

West Bridgewater, MA 888.292.3881 877.748.1162 Fax

East Hartford, CT 860.528.5913 860.610.0471 Fax

North Central Region

Naperville, IL 800.547.9967 630.428.9639 Fax

Northwest Region

West Linn, OR 800.669.9497 800.364.6809 Fax

Ohio Valley Region

Nashville, TN 877.521.8234 866.890.2509 Fax

Rocky Mountain Region

Englewood, CO 866.608.5898 303.200.5341 Fax

Southeast Region

Alpharetta, GA 800.303.1728 770.799.3099 Fax

Southwest Region

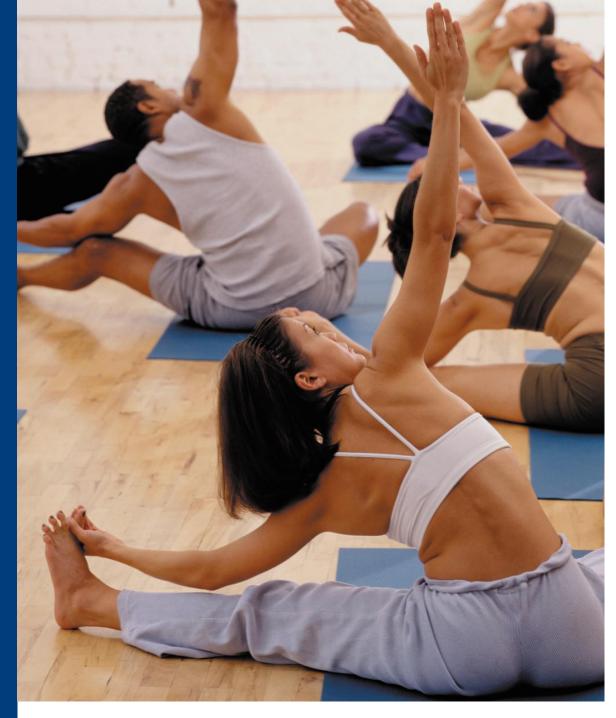
Plano, TX 866.246.5254 972.488.8530 Fax

Sunbelt Region

Mission Viejo, CA 800.994.4121 949.582.1425 Fax

West Region

Roseville, CA 800.846.9484 866.458.7695 Fax





A Member of the Tokio Marine Group

AM Best A++ Rating
Ward's Top 50
95.7% Claims Satisfaction
120+ Niche Industries



YOGA STUDIOS

Philadelphia Insurance Companies (PHLY) subscribes to the belief that fitness is a key ingredient to wellness. Because we practice physical fitness in our lifestyle and have specialized in this growing industry, we understand how to provide broad form insurance coverage to Yoga Studios across the United States.

Key Benefits

General Liability and Professional Liability

- Comprehensive General Liability and Professional Liability limits of \$2M each occurrence/\$4M aggregate (higher limits
- Coverage for the majority types of yoga styles and arts including Bikram Yoga
- Coverage extended to contracted professionals
- Coverage for day nursery exposures included
- Abuse and Molestation coverage included

Property

- Property coverage afforded for Automatic External Defibrillators (AED) \$5,000 limit
- Special Causes of Loss coverage on buildings, contents, business income, and extra expense
- Coverage extended to include property of customers in your care, custody, or control \$10,000
- Coverage for outdoor pools and court surfaces
- Spoilage \$25,000
- Signs (attached or unattached) \$25,000
- Precious metals, including trophies \$5,000
- Business Income and Extra Expense \$100,000
- Pollutant clean-up and removal \$25,000

Automobile

- Owned/non-owned/hired auto
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration
- Theft, Disappearance, and Destruction \$10,000

Umbrella/Excess Liability

• Large Excess Limits available

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"

Documents Required for Proposal

- Completed, signed, and dated PHLY Yoga Studios application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising materials, or website information

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

CONTACT US 800.873.4552 | PHLY.com

13 REGIONAL OFFICES: For the office nearest to you, please see the listing on the front page.

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com MasterCard, Visa, Discover

ABOUT US

Company Profile
Philadelphia Insurance Companies (PHLY)
headquartered in Bala Cynwyd, PA, designs,
markets, and underwrites commercial Property/
Casualty and Professional Liability insurance
products, incorporating value-added coverages
and services for select industries. By maintaining

PHLY has these underwriting divisions:

AM Best Rating

Standard & Poor's

Ward's 50[®]

MISSION STATEMENT



