



# PRODUCT HIGHLIGHTS

## APARTMENTS

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Apartment industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

### Key Benefits

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income, and extra expense
- Definition of Building to include pools, walkways, and fences
- Backup of Sewers included
- Ordinance or Law, Demolition, and Increased Cost of Construction coverage included - \$250,000
- Boiler and Machinery coverage available
- Earthquake and Flood coverage available

#### General Liability

- Comprehensive General Liability - limits up to \$1M each occurrence/\$3M aggregate
- Liability for common areas including swimming pools, tennis courts, lakes, playground equipment, etc.
- Employee Benefits Liability available
- Property manager included as an additional insured

#### Automobile

- Owned/non-owned/hired auto
- Garagekeepers Legal Liability available

#### 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"

### 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 Residential Supplemental application
- Completed ACORD application(s)
- Color photograph(s) of representative buildings and auxiliary buildings
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years for accounts with premium of \$100,000 or less. Currently valued loss runs for the current policy period plus four (4) prior years for accounts with premium over \$100,000
- Plot plan
- Latest financial statement or budget

### 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 PHLY as one of the 400 Best Big Companies in America

### Payment Terms

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

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

800.873.4552 | **PHLY.com**

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