



# PRODUCT HIGHLIGHTS

## MENTAL HEALTH ORGANIZATIONS

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Mental Health Organization package is insurance uniquely designed to fulfill a wide range of special insurance needs for Mental Health Organizations. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability, and Abuse & Molestation (if eligible). In addition, we offer a separate Directors & Officers Liability policy. For all your Mental Health Organization needs, visit our website at [PHLY.com](http://PHLY.com).

### Key Benefits

#### General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Personal Injury Liability
- Employee Benefits Liability
- Employees and volunteers as additional insureds
- Abuse and Molestation coverage available
- General Liability Deluxe endorsement includes a coverage extension for damage to premises rented to you in the amount of \$1M
- Coverage for fundraising events

#### Property

- Special Causes of Loss on buildings, contents, business income, and extra expense
- Blankets limits with large in-house capacity
- Equipment Breakdown coverage available
- Ordinance or Law coverage - included up to building limit
- Agreed Amount endorsement available with property appraisal
- \$300,000 of Business Income and Extra Expense coverage as part of the Property Elite endorsement

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Owned/non-owned/hired auto
- Volunteers as Insureds coverage
- Hired car physical damage available
- Rental reimbursement for private passenger vehicles
- Web-based Auto ID Card issuance

#### Crime and Fidelity

- Employee Theft (Blanket Fidelity)
- Forgery or Alteration
- Money and Securities

#### Professional Liability

- Occurrence or claims-made form available
- Vicarious Professional Liability for psychiatrists
- Separate coverage part so no erosion of General Liability aggregate limit
- Primary psychiatrist Professional Liability coverage can be provided for an employed psychiatrist

#### 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](http://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 Mental Health Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising materials, and website information

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# MENTAL HEALTH ORGANIZATIONS - *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

## 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](https://www.phly.com)*

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