



PRODUCT HIGHLIGHTS

MEDICAL FACILITIES/HOSPITALS

Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Medical Facility and Hospital industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your Medical Facilities/Hospital needs, visit our website at PHLY.com.

Key Benefits

Property

- Ultimate Coverage - broad proprietary property coverage form including Flood and Earthquake where available
- Special Causes of Loss coverage on buildings, contents, loss of income, and extra expense
- Agreed Value (no coinsurance) available
- Blanket limits available
- Back up of sewers and drains included as a cause of loss
- Coverage for building foundations and underground pipes, flues, and drains included
- Increased Cost of Construction coverage included
- Demolition coverage included
- Accounts Receivable coverage included
- Valuable Papers coverage included
- Alarm System Upgrade coverage provided

Crime and Fidelity

- Money and Securities (inside/outside) included
- Money Orders and Counterfeit Paper Currency coverage included
- Kidnap and Ransom-Extortion coverage included
- Employee Dishonesty coverage available
- Forgery or Alteration coverage available
- Theft, Disappearance, and Destruction coverage available

Automobile

- Non-emergency owned auto
- Non-owned/hired auto
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

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

Document Required for Proposal

- Completed, signed, and dated ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Ultimate Coverage Update Questionnaire

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

For more information about our products and services, please visit us at PHLY.com

800.873.4552 | **PHLY.com**

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. | © 2025 Philadelphia Consolidating Holding Corp., All Rights Reserved.



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GROUP

*Inspiring Confidence.
Accelerating Progress.*