

# PRODUCT HIGHLIGHTS

# PAINTBALL FACILITIES

# **Benefits of this Program**

Philadelphia Insurance Companies' Paintball package insurance is uniquely designed to fulfill a wide range of special insurance needs for Paintball Facility operators, including retail paintball and airsoft supply sales, food/beverage concession sales, and ancillary amusements.

# **Key Benefits**

### General Liability

- General Liability limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Ability to insure the facility, including retail paintball/airsoft supplies, food/beverage concessions, and ancillary amusements.
- Personal Injury Liability
- Employee Benefits Liability
- Liquor Liability coverage available
- Athletic Participant coverage available
- Abuse and Molestation coverage available

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on building, contents, business income, and extra expense
- Coverage extended to include property of customers in your care, custody, or control- \$50,000
- Spoilage \$50,000
- Outdoor property including netting \$50,000
- Pollutant clean-up and removal \$50,000

#### **Automobile**

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

# Crime and Fidelity

- Employee Dishonesty
- Money and Securities
- Computer Fraud

#### 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 PHLY Paintball Supplemental Application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Website information with photos and diagram of premises
- · Latest financial statement
- Copy of Rules of Play and Safety Rules
- Sample Waiver & Release
- Evidence of Accident &Health coverage with limits of at least \$25,000 required for Athletic Participant Liability coverage
- Confirmation the insured complies with Paintball Field Operator Safety

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

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