



PRODUCT HIGHLIGHTS

CHILD CARE CENTERS

Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Child Care Centers package is insurance uniquely designed to fulfill a wide range of special insurance needs for Child Care Centers and preschools. The comprehensive program is designed to address both non-profit and for profit operations.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Personal Injury Liability
- Abuse and Molestation coverage options
- Employee Benefits Liability
- Corporal Punishment coverage available

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings and contents
- Replacement Cost endorsement
- Business Income included under the Elite Property Enhancement Form

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Owned/non-owned/hired auto
- Rental reimbursement
- Towing
- Minimum physical damage deductibles of \$500/\$1,000

Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

Professional Liability

- Separate limits of \$1M/\$3M available

Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- Order of payments language with priority placed on indemnifying individual insured first

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 Child Care Centers Supplemental application
- Completed ACORD application(s)
- Copy of current facility license
- Copy of facility's employment application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

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CHILD CARE CENTERS - *continued*

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 that 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)

800.873.4552 | **PHLY.com**

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