



PRODUCT HIGHLIGHTS

RELIGIOUS ORGANIZATIONS

Benefits of this Program

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

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Abuse and Molestation coverage available for qualified accounts
- Employee Benefits Liability
- Volunteers and church members as additional insureds
- Coverage for fundraising events
- Amended definition of bodily injury to include mental anguish

Professional Liability

- Coverage extends to: clergy, lay clergy, volunteers, teachers, child care professionals and various human service counselors
- Separate limits, separate aggregate, and extends to Umbrella policy

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income, and extra expense
- Backup of Sewers and Drains coverage available
- Sign coverage
- Stained Glass coverage
- Ordinance or Law coverage
- Fine Arts coverage available
- Agreed Value endorsement available with assigned statement of values

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Non-owned/hired auto
- 15 passenger vans and buses are acceptable exposures
- Volunteers as Insureds coverage
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

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 insureds first

Crime and Fidelity

- Money and Securities coverage available
- Employee Dishonesty
- Forgery or Alteration coverage available
- Theft, Disappearance, and Destruction coverage 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 Religious Organization Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Photographs of location(s)

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RELIGIOUS 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 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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