



# PRODUCT HIGHLIGHTS

## PUBLIC ENTITIES

### Benefits

Philadelphia Insurance Companies' Public Entity program is insurance designed specifically for individual municipal water and sewer authorities and Public Libraries. Coverage is offered for Property, Automobile, General Liability, Inland Marine, Crime, Equipment Breakdown, and Umbrella lines of business.

### Key Benefits

#### General Liability

- Commercial General Liability - limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Personal Injury Liability
- Employee Benefits Liability
- Third Party Sewer Backup coverage for sewage treatment facilities and limited Pollution coverage for water treatment facilities

#### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss on buildings, contents, loss of income, and extra expense
- Ultimate Coverage - broad proprietary property coverage form including Flood and Earthquake where available
- Agreed Amount endorsement available with a property appraisal
- \$100,000 Business Income and Extra Expense included as part of the Property Elite enhancement
- Equipment Breakdown and Boiler and Machinery coverage

#### Automobile

- Replacement Cost coverage for fire trucks and ambulances
- Owned/non-owned/hired auto

#### Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance, and Destruction
- Public Employee Crime coverage

#### 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

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# PUBLIC ENTITIES - *continued*

## Documents Required for Proposal

- Completed, signed, and dated PHL Y Sewer, Water, or Public Library Supplemental application(s)
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Current budget including details of expenditures

## 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 PHL Y 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

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