



# PRODUCT HIGHLIGHTS

## REAL ESTATE

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Real Estate industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

### Key Benefits

#### General Liability

- Comprehensive General Liability – limits to \$1M per occurrence/\$3M aggregate
- Products/Completed Operations
- Advertising Injury Liability
- Premises Liability
- Fire Legal Liability
- Medical Payments coverage
- Special Event Liability

#### 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)
- Blanket limits with large in-house capacity
- Back-up of sewers and drains included as cause of loss
- Coverage for building foundations and underground pipes, flues, and drains
- Demolition and Increased Cost of Construction coverage included
- Accounts Receivable and Valuable Papers coverage included
- Alarm System /Upgrade coverage included
- Fire Department Service Charge coverage

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

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

#### Crime and Fidelity

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

#### 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 ACORD application
- Applicable PHLY supplemental application
- Ultimate Coverage Update questionnaire
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Photographs of each location
- Rent roll naming each tenant, type of business, area occupied, and rent per square feet

### Service

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

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## REAL ESTATE - *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 which 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)*

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