



PHILADELPHIA INSURANCE COMPANIES

Non-Profit and Social Services

Philadelphia Insurance Companies Non-Profit Package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Non-Profit Sector as defined under IRS Code 501 (C) 3.

Coverage Features

Liability

- ◆ Comprehensive General Liability – Limits to \$3,000,000.
- ◆ Premises Liability
- ◆ Personal Injury Liability
- ◆ Employee Benefits Liability
- ◆ Volunteers as Additional Insureds
- ◆ Coverage for Fund-Raising Events
- ◆ Professional Liability available on an Occurrence or Claims Made Form
- ◆ Umbrella Limits - up to \$10,000,000

Property

- ◆ Blanket Limits with large in house capacity.
- ◆ All Risk on Building , Contents, Loss of Income and Extra Expense
- ◆ Water Backup of Sewers and Drains or Sumps - \$25,000
- ◆ Sign Coverage – No Limitation
- ◆ Glass Coverage – No Limitation
- ◆ Ordinance & Law Coverage – Included up to Building Limit
- ◆ Spoilage Coverage - \$25,000
- ◆ Agreed Amount Endorsement available with property appraisal

Automobile

- ◆ Owned Automobiles
- ◆ Non-Owned Automobile Exposure
- ◆ Hired Automobiles
- ◆ Volunteers as Insureds coverage available
- ◆ Hired Car Physical Damage
- ◆ Rental Reimbursement for Private Passenger Vehicles

Crime and Fidelity

- ◆ Employee Dishonesty (Blanket Fidelity)
- ◆ Theft, Disappearance and Destruction
- ◆ Forgery or Alteration

Directors and Officers Liability

- ◆ Specifically designed for Non-Profit Organizations
- ◆ True entity coverage
- ◆ Spousal coverage

- ◆ Coverage for defense costs for any actual or alleged breach of contract agreements, except breach of employment contract claims - \$25,000
- ◆ Coverage available for breach of employee contract claims
- ◆ Primary limits up to \$5,000,000 with excess limits available

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. Forbes Magazine has recognized the Companies as one of the 200 best small companies in America.

Documents Required for Proposal

- ◆ Completed and signed Philadelphia Insurance Companies application
- ◆ Completed ACORD application
- ◆ Photographs of location(s)
- ◆ Brochures or other information regarding the organization
- ◆ Loss runs from current insurance company for previous 3 years

Payment Terms

- ◆ Interest-free installments are available.

This summary is provided for the convenience of our customers and is not intended to supersede or amend any of the terms, conditions, or provisions contained in the actual insurance policies.

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