

Corporate Office
 Bala Cynwyd, PA
 800.873.4552
 610.617.7940 Fax

Central Region
 Leawood, KS
 877.439.7459
 866.823.1864 Fax

Metro Region
 Ewing, NJ
 866.586.6122
 609.512.3141 Fax

Melville, NY
 516.542.1200
 516.542.8767 Fax

Mid-Atlantic Region
 Timonium, MD
 877.562.2342

North Central Region
 Naperville, IL
 800.547.9967
 630.428.9639 Fax

Northwest Region
 Tualatin, OR
 800.669.9497
 800.364.6809 Fax

Ohio Valley Region
 Dublin, OH
 877.521.8234
 866.890.2509 Fax

Rocky Mountain Region
 Englewood, CO
 866.608.5898
 303.200.5341 Fax

Southeast Region
 Alpharetta, GA
 800.303.1728
 770.799.3099 Fax

Southwest Region
 Plano, TX
 866.246.5254
 972.488.8530 Fax

Sunbelt Region
 Mission Viejo, CA
 800.994.4121
 949.582.1425 Fax

West Region
 Roseville, CA
 800.846.9484
 866.458.7695 Fax



A Member of the Tokio Marine Group

AM Best A++ Rating
 Ward's Top 50
 97.4% Claims Satisfaction
 120+ Niche Industries



800.873.4552 | **PHLY.com**

APARTMENTS

Philadelphia Insurance Companies (PHLY) specializes in the Apartment 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 up to \$1M per occurrence/\$3M aggregate
- Liability for common areas including swimming pools, tennis courts, lakes, playground equipment, etc.
- Employee Benefits Liability available
- Property manager included as an additional insured

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, business income, and extra expense
- Definition of Building to include pools, walkways, and fences
- Backup of Sewers included
- Ordinance or Law, Demolition, and Increased Cost of Construction coverage included - \$250,000
- Boiler and Machinery coverage available
- Earthquake and Flood coverage available

Automobile

- Owned/non-owned/hired auto
- Garagekeepers Legal Liability available

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"

Documents Required for Proposal

- Completed, signed, and dated Residential Supplemental application
- Completed ACORD application(s)
- Color photograph(s) of representative buildings and auxiliary buildings
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years for accounts with premium of \$100,000 or less. Currently valued loss runs for the current policy period plus four (4) prior years for accounts with premium over \$100,000
- Plot plan
- Latest financial statement or budget

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

CONTACT US 800.873.4552 | **PHLY.com**

13 REGIONAL OFFICES: For the office nearest to you, please see the listing on the front page.

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |
MasterCard, Visa, Discover, electronic checks

ABOUT US

Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial Property/Casualty and Professional Liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines

Management & Professional Liability

Personal Lines

AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

The PHLY Difference

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE GROUP
To Be a Good Company