



**PHILADELPHIA
INSURANCE
COMPANIES**

Private, Academic and Vocational Schools

- ◆ This is a package of insurance uniquely designed to fulfill a wide range of special insurance needs for schools. Our comprehensive program includes coverage for all schools through college level.
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Coverage Features:

Liability:

- ◆ Comprehensive General Liability – Limits to \$3,000,000
- ◆ Premises Liability
- ◆ Personal Injury Liability
- ◆ Employee Benefits Liability
- ◆ Coverage for Special Events, including Fund-Raising Events
- ◆ Educator's Professional Liability (Occurrence Form)
- ◆ Sexual Abuse coverage available.
- ◆ Corporal Punishment
- ◆ 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
- ◆ Coverage for Property of Students
- ◆ Loss of Income and Extra Expense
- ◆ Vandalism Reward Reimbursement
- ◆ Replacement Cost Endorsement
- ◆ Business Income Changes-Educational Institutions (tuition reimbursement)
- ◆ Property Enhancement Form

Automobile:

- ◆ Owned Automobiles
- ◆ Hired/Non-Owned Automobile Exposures
- ◆ Liability and Physical Damage
- ◆ Rental Reimbursement
- ◆ Coverage for fleets including 60+ passenger buses

Crime and Fidelity:

- ◆ Employee Dishonesty
- ◆ Forgery
- ◆ Theft, Disappearance and Destruction – Inside/Outside Premises

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
- ◆ Photographs of location(s)
- ◆ Brochures or other information about organization
- ◆ Most recent financial statement
- ◆ 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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