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

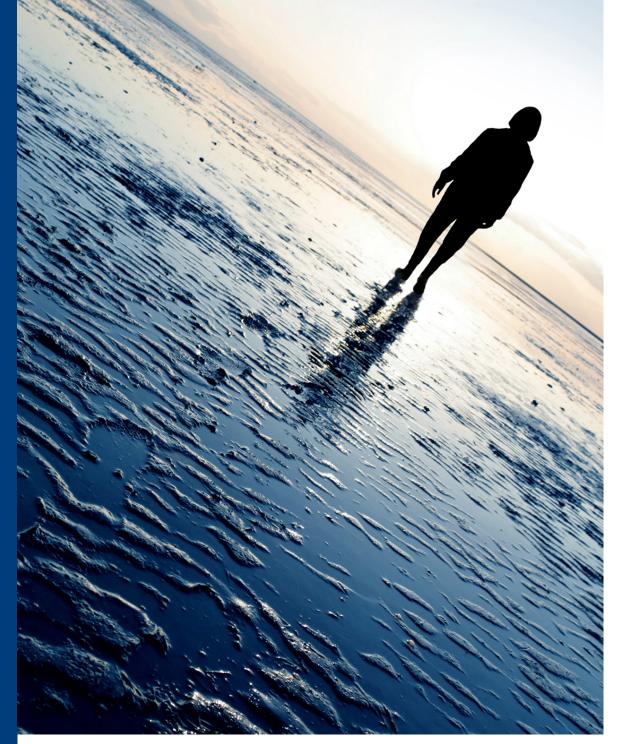
Rocky Mountain Region Englewood, CO 866.608.5898 303.200.5341 Fax

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



## MENTAL HEALTH ORGANIZATIONS

Philadelphia Insurance Companies' (PHLY) Mental Health Organization package is insurance uniquely designed to fulfill a wide range of special insurance needs for Mental Health Organizations. Each policy is custom tailored to address each insured's unique exposures. We offer separate limits for General Liability, Professional Liability, and Abuse & Molestation (if eligible). In addition, we offer a separate Directors & Officers Liability policy.

## **Key Benefits**

#### General Liability

- Comprehensive General Liability limits to \$1M each occurrence/\$3M aggregate
- Premises Liability
- Personal Injury Liability
- Employee Benefits Liability
- Employees and volunteers as additional insureds
- Abuse and Molestation coverage available
- General Liability Deluxe endorsement includes a coverage extension for damage to premises rented to you in the amount of \$1M
- Coverage for fundraising events

#### Property

- Special Causes of Loss on buildings, contents, business income, and extra expense
- Blankets limits with large in-house capacity
- Equipment Breakdown coverage available
- Ordinance or Law coverage included up to building limit
- Agreed Amount endorsement available with property appraisal
- \$300,000 of Business Income and Extra Expense coverage as part of the Property Elite endorsement

#### Umbrella/Excess Liability

Large Excess Limits available

#### Automobile

- Owned/non-owned/hired auto
- Volunteers as Insureds coverage
- Hired car physical damage available
- Rental reimbursement for private passenger vehicles
- Web-based Auto ID card issuance

#### Crime and Fidelity

- Employee Theft (Blanket Fidelity)
- Forgery or Alteration/Money and Securities

#### Professional Liability

- Occurrence or claims-made form available
- Vicarious Professional Liability for psychiatrists
- Separate coverage part so no erosion of General Liability aggregate limit
- Primary psychiatrist Professional Liability coverage can be provided for employed psychiatrist

### **Documents Required for Proposal**

- Completed, signed, and dated Mental Health Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising material, and website information

#### **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

#### 800.873.4552 | **PHLY.com** CONTACT US

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

**RISK MANAGEMENT SERVICES: 800.873.4552** 

Gather facts, mitigate loss, inventory damage

**CLAIMS REPORTING: 800.765.9749** 800.685.9238 Fax | E-mail: claimsreport@phly.com

## **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 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

### **AM Best Rating**

#### Standard & Poor's

#### 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

