



# PHLY

## 2024 PRODUCT GUIDE

Philadelphia Insurance  
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## **PHLY's Top 10 Products for 2024**

<b>1.</b>	<b>Non-Profits &amp; Human Services</b>
<b>2.</b>	<b>Integrated Technology</b>
<b>3.</b>	<b>Temporary Staffing</b>
<b>4.</b>	<b>Schools &amp; Education (Private, Charter, Vocational)</b>
<b>5.</b>	<b>Home Healthcare &amp; Hospice</b>
<b>6.</b>	<b>Unsupported Excess Liability</b>
<b>7.</b>	<b>Environmental Liability</b>
<b>8.</b>	<b>Commercial Agribusiness &amp; Farm owners</b>
<b>9.</b>	<b>Management &amp; Professional Liability</b>
<b>10</b>	<b>Nursing Homes &amp; Assisted Living (Property &amp; Auto only)</b>

# 1. Non-Profits & Human Services



One carrier for every need including Commercial General Liability, Property, Professional Liability, Directors and Officers Liability (D & O) insurance for non-profits, Excess Liability, and Umbrella coverage

**Also available:**

- Abuse coverage
  - Fundraising Events coverage
  - Owned Automobile coverage
  - And more
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- Child Care Centers
  - Community Centers
  - Home Medical Equipment Dealers
  - Homeless/Battered Shelters
  - Mental Health Organizations
  - Non-Profit Organizations
  - Religious Organizations (Churches, Centers of Worship, etc.)
  - Sheltered Workshops
  - Sleep Centers and Laboratories
  - Social Service Organizations
  - Substance Abuse Rehabilitation Facilities
  - Thrift Stores

**More Product Information:**

[PHLY's History of Dedication and Commitment to Non-Profits and Human Services](#)  
[Industry-Leading Non-Profit and Social/Human Services Insurance Packages](#)

## 2. Integrated Technology



Philadelphia Insurance Companies' provides an innovative underwriting approach for complex multifaceted technology companies. The policy addresses the exposures resulting from negligent acts, errors, or omissions arising out of technology services rendered to others for a fee.

Our policy can be customized to meet the unique needs for a wide range of technology classes. In addition to E&O, we can provide the following coverages:

- Network Security Endorsement which includes privacy injury and regulatory expense coverage
- Media Liability Endorsement which includes coverage for libel, slander, copyright infringement of intellectual property
- Breach Notification and Reputation Repair
- Network Extortion

### **Additional Features and Offerings:**

- Package including Property and General Liability coverage
- Auto Liability
- Umbrella Liability
- Crime

### **More Product Information:**

[Brochure - Integrated Technology](#)

[Claim Scenarios - Integrated Technology](#)

## 3. Temporary Staffing



Philadelphia Insurance Companies (PHLY) specializes in the temporary staffing industry. PHLY understands how to provide a flexible and comprehensive insurance program for risks all across the United States.

- Admitted paper
- Direct access to the Underwriter - no need to go through a MGA to access our program
- Claims-made or occurrence coverage trigger options for errors & omissions coverage
- Employment Practice Liability coverage extends to "placed employees" of the temporary staffing firm

### **Types of Staffing we will consider:**

- Temporary Staffing/ Temporary Help Organizations
- Temporary to Hire
- Direct hire (aka Executive Recruiters/ Executive Search Firms/ Permanent Placement)
- Professional Employer Organization (PEO)
- Administrative Service Organization (ASO)

### **More Product Information:**

[Brochure - Temporary Staffing Agency](#)

[Highlight Sheet - Temporary Staffing Agency](#)

# 4. Schools & Education

(Private, Charter, Vocational)



Our comprehensive program lets schools focus on teaching while PHLY focuses on the risk. Programs include coverage for private, academic educational institutions from Pre-K to college and vocational schools. College enrollment must be 10,000 students or less. We offer separate limits for General Liability, Educators Professional Liability, and Abuse & Molestation (if eligible).

- Educators Professional Select coverage is available. This coverage includes Educators Legal Liability (D&O/E&O), Employment Practices Liability, including third party, and non-monetary defense expenses for private and academic educational institutions
- Special causes of loss on building, contents, loss of income, and extra expense
- Business Income Changes - Educational Institutions (Tuition Reimbursement)
- Abuse and Molestation and Corporal Punishment coverage is available
- And more

With The PHLY *Difference*, whether you need a private school insurance policy or a plan for another kind of institution altogether, you will always go to the head of the class with these extensive benefits.

## More Product Information

[Comprehensive Packages: Everything from General Liability to Property and Auto](#)

[Custom Policies: Specific to Private K-12, Charter, Vocational and More](#)

[Three Questions to Ask When Choosing Vocational School Insurance](#)

## 5. Home Healthcare & Hospice



Philadelphia Insurance Companies' (PHLY) Home Health Care/Hospice package is insurance uniquely designed to fulfill a wide range of special insurance needs for the Home Health Care/ Hospice sector. 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 and Officers Liability policy.

- Commercial General Liability, Professional Liability and Excess Liability all with one carrier
- Abuse and Molestation Coverage available
- Special causes of loss on building, contents, loss of income, and extra expense
- Umbrella limits available up to \$15,000,000

### More Product Information:

<p style="text-align: center;"> <a href="#"><u>Brochure - Hospice</u></a>  <a href="#"><u>Highlight Sheet - Hospice</u></a>  <a href="#"><u>Evaluator - Hospice</u></a>  <a href="#"><u>Claims Scenario - Hospice</u></a> </p>	<p style="text-align: center;"> <a href="#"><u>Brochure - Home Health Care</u></a>  <a href="#"><u>Highlight Sheet - Home Health Care</u></a>  <a href="#"><u>Evaluator - Home Health Care</u></a>  <a href="#"><u>Claim Scenarios - Home Health Care</u></a> </p>
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# 6. Unsupported Excess Liability



PHLY offers excess casualty insurance for a select group of agents and wholesalers. In today's litigious environment, the limits offered by Primary General Liability and Auto Liability carriers are not enough. Our Excess Casualty products are tailored to meet the needs of each insured, regardless of size.

- Admitted and non-admitted paper
- \$5,000 minimum policy premium
- Occurrence and Claims Made Coverage
- Ability to participate in quota share limits
- Underlying carrier requirements - AM Best rating of A- VII or better

<p style="text-align: center;"><b>Contracting</b></p> <ul style="list-style-type: none"> <li>• Artisan Contractors (Concrete, Electrical, HVAC, Plumbing, Roofing, etc.)</li> <li>• Commercial Wrap-Ups (Excess of \$10M attachment point)</li> <li>• Project Specific &amp; Owners Interest</li> <li>• Custom Homes (Maximum of 10 per year)</li> <li>• General Contractors</li> </ul>	<p style="text-align: center;"><b>Manufacturing</b></p> <ul style="list-style-type: none"> <li>• Sporting Goods/ Exercise Equipment</li> <li>• Auto Parts (non-critical)</li> <li>• Machine Shops</li> <li>• Construction Equipment</li> <li>• Metal Stamping</li> <li>• Tool &amp; Dye</li> <li>• Contract Manufacturing</li> </ul>
<p style="text-align: center;"><b>Hospitality</b></p> <ul style="list-style-type: none"> <li>• Hotels/ Motels</li> <li>• Bars &amp; Taverns</li> <li>• Restaurants</li> </ul> <p style="text-align: center;"><b>Real Estate</b></p> <ul style="list-style-type: none"> <li>• Commercial Buildings</li> <li>• Retail Stores</li> </ul>	<p style="text-align: center;"><b>Retail/ Wholesale</b></p> <ul style="list-style-type: none"> <li>• Department Stores, Strip Malls, Flea Markets, Swap Meet</li> <li>• Parking Lots</li> <li>• Supermarkets (Excess of \$5M attachment point)</li> <li>• Auto Parts (non-critical), Plumbing Supplies, etc.</li> </ul>

**Product Contact:**

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# 7. Environmental Liability



Our Environmental coverage protects clients from injury, property damage, remediation and legal issues resulting from contamination incidents.

- Rated (A++ XV) Superior by AM Best and (A+) by S&P
- Experienced underwriters & claims professionals in 8 regional offices
- Focused on providing responsive and quality customer service

Underwriting accounts from small to large, our Environmental Liability Coverage protects clients within the following industries: Environmental waste and remediation, real estate, commercial, retail, construction, hospitality, manufacturers, distribution/ storage, agricultural, recreational, educational, and health care.

## Environmental Products Offered:

- Premises Environmental Coverage (PEC)
- Contractor Environmental Coverage (CEC)
- Contractor Environmental and Professional Coverage (CEPC)
- Environmental Casualty Package (E-PAC)
- Storage Tank Environmental Policy (STEP)
- Environmental Account Solutions (EAS) - PHLY E&S Environmental department has a dedicated unit specifically built to handle small contractors and consultants with revenues of \$25M or less.

### Product Contact:

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# 8. Commercial Agribusiness & Farm owners



We provide packaged insurance solutions that are uniquely designed to fulfill the special insurance needs of Commercial Agribusiness customers. Our program includes coverage for targeted commercial agribusiness operations.

- Property coverage
- Special causes of loss on building, contents, loss of income, and extra expense
- Liability coverage
- Business Income
- Auto coverage

Commercial Agribusiness – Target Classes	Farmowners – Target Classes (Personal Liability Needed)
<ul style="list-style-type: none"> <li>• Feed Manufacturing</li> <li>• Feed, Feed supplement, Grain and Hay dealers</li> <li>• Feedlots</li> <li>• Grain Warehousing and</li> <li>• Grower, packers and shippers (except leafy green operations)</li> <li>• Seed merchants/processors</li> <li>• Sod growing operations</li> <li>• Wholesale/retail ag supply and feed stores</li> <li>• Wholesale nurseries</li> <li>• Wineries</li> </ul>	<ul style="list-style-type: none"> <li>• Beef cattle farms</li> <li>• Row crops</li> <li>• Dairy farms</li> <li>• Aquaculture operations</li> <li>• Fruit and vegetable farms</li> <li>• Horse farms</li> <li>• Wholesale nurseries</li> <li>• Orchards and groves</li> <li>• Sheep and goat farms</li> <li>• Hog farms that are a part of a larger row crop operation</li> <li>• Vineyards</li> <li>• Hobby farms</li> </ul>

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## 9. Management & Professional Liability



Our Management & Professional Liability Division offers a broad selection of insurance solutions on an admitted or non-admitted basis acting as primary or excess capacity. We offer various risk management solutions to private and publicly traded companies to help manage their operations and the risks associated with doing business in today's business environment. We offer many products, from Directors & Officers Liability, to Cyber Liability; and a broad selection of Professional Liability solutions to 70+ classes.

- Accountants Professional Liability
- Allied Health
- Cover-Pro (Miscellaneous Professional)
- Crime Protection Plus
- Cyber Security Liability
- Employed Lawyers Protection Plus
- Employment Practices (Stand Alone)
- Excess Liability
- Flexi Plus Five (Non-Profit D&O)
- Flexi Protection Plus
- Media Liability
- Private Company Protection Plus

We provide greater security for our policyholders and superior value for our shareholder.

- Rated (A++ XV) Superior by A.M. Best and (A+) by S&P
- 100+ underwriters & claims professionals in 13 Regional Offices
- Focused on providing best-in-class customer service

## 10. Nursing Homes & Assisted Living (Property & Auto only)



We specialize in this growing industry. We understand how to provide broad form insurance coverage for Nursing Homes across the United States.

Philadelphia Insurance Companies specializes in this growing industry. We understand how to provide broad form insurance coverage for Nursing Homes across the United States.

- Comprehensive Proprietary Property coverage
- Special causes of loss on building, contents, loss of income, and extra expense
- Resident's Personal Property coverage
- Back Up of Sewers and Drains included as a cause of loss
- Coverage for building foundations, underground pipes, flues, and drains
- Owned Automobiles including transportation of residents

### Acceptable Classes:

- Skilled Nursing Facilities
- Assisted Living Facilities
- Independent Living in conjunction with Skilled Nursing or Assisted Living
- Continuing Care Retirement Communities (Including un-sprinklered independent living cottages and dwellings containing up to 4 families )
- Rehabilitation Facilities – Physical Restoration

### More Product Information:

[Brochure - Nursing Homes](#)

[Highlight Sheet - Nursing Homes](#)

[Evaluator - Nursing Homes](#)

[Cyber Liability Profile - Long Term Care Facilities](#)