



Substance Abuse Rehabilitation Facilities

Benefits of this Program

Philadelphia Insurance Companies specializes in the Substance Abuse Rehabilitation Facilities Industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

AGENTS

CoverageforCaregivers.com **Risk Transfer Associates** **888.554.9440**

Coverage Features

General Liability

- Comprehensive General Liability – Limits to \$3,000,0000
- Premises Liability
- Volunteers as additional Insured
- Personal Injury Liability
- Coverage for Fund-Raising Events
- Employee Benefits Liability
- Primary Psychiatrist Coverage can be provided for employed psychiatrist.
- Professional Liability available on an Occurrence or Claims Made Form

Bell Endorsement

- Includes coverage's for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Space Reimbursement, Workplace Violence Counseling, Kidnap Expense, Key Individual Replacement Expenses, Image Restoration and Counseling, Donation Assurance, and Business Travel

Property

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

Automobile

- Owned Automobiles
- Non-Owned Automobile Exposures
- Hired Automobiles
- Volunteers as Insured's coverage available
- Hired Car Physical Damage
- Rental reimbursement for Private Passenger Vehicles



Directors and Officers Liability

- Defense costs in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple, or exemplary damages
- No exclusion for sexual harassment, discrimination and other allegations by non-Insureds

Crime and Fidelity

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

Underwriting Criteria

- Completed and signed / dated PHLI Substance Abuse Rehabilitation Facility Application
- Completed and signed / dated PHLI Mental Health Organization Supplemental Application
- Complete ACORD Application
- Currently valued insurance company loss runs for the current policy period and three prior years
- Photographs of location(s)
- Brochures or other information regarding the organization

Service

- Clients are serviced by both our Home Office staff as well as our regional offices located throughout the country

Carrier

- These coverage's 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.

Payment Terms

- Interest-free installments are available for accounts that generate at least \$5,000 in Premium

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.