

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 shareholders. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

Contact Information

For more information regarding other products or to download forms and applications, please visit our website at: www.PHLY.com.

Golf and Country Clubs

PGA Preferred
Golf Course
Insurance Program



10 REASONS WHY

Ten Reasons to Choose Philadelphia Insurance Companies for Golf and Country Clubs

1. Complete package policy available including Commercial Property, General Liability, Liquor Liability, Auto, Crime, Inland Marine
2. Umbrella Limits available up to \$15,000,000
3. Tee to green coverage provided for golf course grounds with limits up to \$1,000,000 for qualified risks
4. Coverage available for personal property of members and guests
5. Coverage provided for property damage arising from errant golf balls
6. Limited Pollution coverage provided for Pesticide and Herbicide Application to your golf course grounds
7. Premises Environmental Coverage available for sudden and gradual, above and below ground on an all risk basis (separate policy)
8. Golf Professional replacement expense coverage provided
9. Separate policy available for special events held on your premises
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

Philadelphia Insurance Companies Corporate Office
One Bala Plaza, Suite 100, Bala Cynwyd, PA 19004
T: 800.873.4552 F: 610.617.7940

Please Contact The PGA Preferred
Golf Course Insurance Program Today!

800.888.GOLF

www.pgapreferredgolfcourseinsurance.com

Administered by:



Bouvier Beckwith & Lennox, Inc. Corporate Office
29 North Main Street
West Hartford, CT 06107



Focus on the things that Matter,
We'll Handle the Risk!®

LOSS CONTROL SERVICES

- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
 - Loss Assistance Hotline
 - Incident Report Forms
 - Driver Safety Training Seminars

PAYMENT OPTIONS

- Phone: (877) 438-7459
E-mail: custserv@phlyins.com
- Direct Billed
 - Interest-Free Installments Are Available
 - American Express, MasterCard, Visa, Electronic Checks

CLAIMS REPORTING

- Phone: (800) 765-9749
Fax: (800) 685-9238
E-mail: claimreport@phlyins.com
- Gather Facts, Mitigate Loss, Inventory Damage



**PHILADELPHIA
INSURANCE COMPANIES**

A Member of the Tokio Marine Group

Focus on the things that Matter, We'll Handle the Risk!®



Benefits of this Program

Philadelphia Insurance Companies specializes in the golf and country club industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your golf and country club needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability
- Personal Injury Liability
- Employee Benefits Liability
- Liquor Liability coverage available
- Special Events coverage available
- Coverage extended to contracted professionals for additional premium

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Coverage extended to include property of customers in your care, custody or control - \$10,000
- Coverage for outdoor pools and court surfaces
- Spoilage - \$25,000
- Signs (attached or unattached) - \$25,000
- Fine arts (trophies) - \$25,000
- Business income and extra expense - \$100,000
- Pollutant clean-up and removal - \$25,000

Crime and Fidelity

- Employee Dishonesty - \$25,000
- Theft, Disappearance and Destruction - \$10,000
- Forgery or Alteration

Automobile

- Owned business automobiles
- Non-owned automobile exposure
- Hired automobile exposure
- Hired car physical damage
- Rental reimbursement for private passenger vans

Umbrella/Excess

- Limits up to \$15,000,000 available

Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a crisis

Loss Control Services

- Product specific web-based loss control solutions through www.losscontrol.com
- Free on-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background and motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLY Golf - Country Club application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Website information



Preferred Pricing for Qualified PGA Professional Staffed Facilities

Increase in Golf Course Grounds Coverage to \$2.5M for eligible risks

Customized Risk Management Services for PGA Professionals

Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public Corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has three underwriting divisions:

- Commercial Lines
- Specialty Lines
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win/win relationship with our customers.

A.M. Best Rating

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

Standard & Poor's

Assigned 'AA-' for counterpart credit and financial strength.

Ward's

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

Forbes Magazine

Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America.

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Insurance Holding Company. Coverage(s) described may not be available in all states and certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not normally participate in state guaranty funds and insureds are therefore not afforded protection by such funds.