

**Corporate Office**  
Bala Cynwyd, PA  
800.873.4552  
610.617.7940 Fax

**Central Region**  
Leawood, KS  
877.439.7459  
866.823.1864 Fax

**Florida Region**  
Altamonte Springs, FL  
877.672.7945  
877.846.4830 Fax

**Metro Region**  
Ewing, NJ  
866.586.6122  
609.512.3141 Fax

Garden City, NY  
516.542.1200  
516.542.8767 Fax

**Mid-Atlantic Region**  
Harrisburg, PA  
877.562.2342  
717.558.7541 Fax

**North Central Region**  
Naperville, IL  
800.547.9967  
630.428.9639 Fax

**Northeast Region**  
West Bridgewater, MA  
888.292.3881  
877.748.1162 Fax

East Hartford, CT  
860.528.5913  
860.610.0471 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**  
Highlands Ranch, CO  
866.608.5898  
303.200.5341 Fax

**Southeast Region**  
Kennesaw, GA  
800.303.1728  
770.799.3099 Fax

**Southwest Region**  
Addison, TX  
866.246.5254  
972.488.8530 Fax

**Sunbelt Region**  
Mission Viejo, CA  
800.994.4121  
949.582.1425 Fax

**Western Region**  
Roseville, CA  
800.846.9484  
866.458.7695 Fax



MENTAL HEALTH ORGANIZATIONS



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating  
Ward's Top 50  
96% Claims Satisfaction  
100+ Niche Industries

800.873.4552 | **PHLY.com**

# 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

## 10 REASONS WHY™

1. Property, Inland Marine, Crime, Auto, General Liability, Professional Liability, and Abuse & Molestation coverage is available and packaged into one convenient policy
2. Premises Medical Payment limit - \$20,000
3. Equipment Breakdown coverage available
4. Blanket Additional Insured coverage when required by contract
5. Broadened definition of insured to include Medical Directors, Administrators, or any person under your direct supervision
6. Workplace Violence Counseling coverage
7. Primary and Vicarious Medical Professional Liability available in most states
8. Additional complementary coverages available including Cyber Security and Directors & Officers
9. Interest-free installments available for accounts that generate at least \$2,000 in premium
10. Large Excess Limits available

CONTACT US 800.873.4552 | **PHLY.com**

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

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)  
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |  
Interest-free installments available | MasterCard,  
Visa, Discover, American Express, 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 has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by A.M. Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines

Management & Professional Liability

Personal Lines

## 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 "A+" for counterpart credit and financial strength.

## 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.

# ThinkPHLY

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2015 Philadelphia Consolidating Holding Corp., All Rights Reserved.



**TOKIO MARINE GROUP**  
*To Be a Good Company*