



PRODUCT HIGHLIGHTS

BOAT DEALERS

Benefits of this Program

Philadelphia Insurance Companies program is geared towards the comprehensive needs of the boat dealer. Coverage includes stock of boats, false pretense coverage and boat dealer's legal liability. For all your boat dealer insurance 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
- Protection and Indemnity for watercraft liability exposures
- Employment Related Practices Liability included
- Employee Benefits Liability
- Total account minimum premium is \$3,500

Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on buildings, contents, loss of income and extra expense
- Employee tools included for \$25,000
- Stock, including boats held for sale
- Computer virus extraction included for \$2,500
- Sign coverage – attached or unattached - \$25,000
- False pretense coverage included for \$50,000
- Boat dealers' coverage for boats in the insured's care, custody or control

Umbrella/Excess Liability

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

Inland Marine

- Work boats
- Transit coverage

Automobile

- Owned automobiles
- Non-owned automobile exposures
- Hired automobiles
- Minimum automobile physical damage deductible \$1,000

Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement.

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 & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated Boat Dealers Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current year plus three prior years
- Brochures and/or website information
- Latest financial statement
- Currently valued insurance company loss runs for the current policy period plus three prior years
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates
- Additional information may be requested by underwriting

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10 REASONS WHY

BOAT DEALERS

10 Reasons to Choose Philadelphia Insurance Companies for Boat Dealers

1. Personal property covered up to 1250 feet of the premises
2. Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
3. Enhanced property coverage endorsement that includes ordinance or law coverage included up to the building limits, 180 days for newly acquired properties
4. Protection and Indemnity written at very competitive rates
5. Auto enhancements for your service vehicles
6. Employment related practices coverage available as an endorsement to General Liability
7. Marine Operators Legal Liability available
8. Boat Dealers Legal Liability available
9. \$50,000 False Pretense coverage available
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

800.873.4552

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.

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Automatically included on every account:

PHLY BELL ENDORSEMENT - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement.

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



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BOAT DEALERS - *continued*

Service

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

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

*For all your boat dealer insurance needs,
please visit our website at www.phly.com*

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