

**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

Melville, 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



RECREATIONAL LODGING



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating  
Ward's Top 50  
97% Claims Satisfaction  
100+ Niche Industries

800.873.4552 | **PHLY.com**

# RECREATIONAL LODGING

Philadelphia Insurance Companies' (PHLY) Recreational Lodging package is designed to meet the needs of those operators providing lodging to outdoor enthusiasts and travelers such as bed & breakfasts, fishing & hunting lodges, dude & guest ranches, and world class destination resorts and lodges.

## Key Benefits

### General Liability

- Comprehensive General Liability - available limits
  - \$1M each occurrence
  - \$2M or \$3M aggregate
- Employee Benefits Liability
- Damage to premises rented to you - \$100,000
- Medical payments - \$5,000
- Blanket additional insureds
- Available coverage options:
  - Personal Liability endorsement for resident owners
  - Watercraft Liability
  - Most ISO endorsements

### Liquor Liability

- Limits to \$1M/\$1M (in most states)

### Property

- Elite Property Enhancement: Great Outdoors, including: \$100,000 Business Income and Extra Expense
- Replacement Cost or Actual Cash Value coverage
- Available coverage options:
  - Blanket limits
  - Most ISO endorsements

### Umbrella/Excess Liability

- Large Excess Limits available

### Crime and Fidelity

- Employee Theft/Forgery or Alteration
- Theft, Disappearance, and Destruction
- Guest Property

### Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, ATVs, golf carts, bicycles, snowmobiles, sleighs
- Fine arts, electronic data processing, valuable papers

### Automobile

- Non-owned/hired auto
- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans, and buses used to transport guests
- Seasonal Coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal use
- Web-based Auto ID card issuance

**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, and 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"

## Documents Required for Proposal

- Completed, signed, and dated PHLY Recreational Lodging application
- Completed ACORD applications

## 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. One stop shopping for all your insurance needs. Property, Inland Marine, Crime, Liquor Liability, and General Liability coverage bundled into one convenient policy
2. Property capacity for high values of frame structures in unprotected areas
3. Blanket limits and Agreed Amount coverage for property available
4. Expertise in understanding unique exposures such as hunting, fishing, boating, horseback riding, spa services, golfing, and world class dining
5. Medical payments included at \$5,000
6. Coverage for insured's household personal property available
7. Personal Liability endorsement available for resident owners
8. Ability to provide coverage for most services and activities
9. Specialized Risk Management Services
10. Installment plans available for accounts which generate at least \$2000 in premium

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 |  
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. ©2017 Philadelphia Consolidating Holding Corp., All Rights Reserved.



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