



CONDOMINIUM ASSOCIATIONS

**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**

866.586.6122  
609.512.3141 Fax

Melville, NY

516.542.1200  
516.542.8767 Fax

**Mid-Atlantic Region**

Timonium, MD  
866.607.9299  
717.558.7541 Fax

**New England Region**

West Bridgewater, MA  
888.292.3881  
877.748.1162 Fax

East Hartford, CT

860.528.5913  
860.610.0471 Fax

**North Central Region**

Naperville, IL  
800.547.9967  
630.428.9639 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**

Englewood, CO  
866.608.5898  
303.200.5341 Fax

**Southeast Region**

Alpharetta, GA  
800.303.1728  
770.799.3099 Fax

**Southwest Region**

Plano, TX  
866.246.5254  
972.488.8530 Fax

**Sunbelt Region**

Mission Viejo, CA  
800.994.4121  
949.582.1425 Fax

**West Region**

Roseville, CA  
800.846.9484  
866.458.7695 Fax



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating

Ward's Top 50

95.7% Claims Satisfaction

120+ Niche Industries

800.873.4552 | **PHLY.com**



# CONDOMINIUM ASSOCIATIONS

Philadelphia Insurance Companies (PHLY) specializes in the Condominium Association industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

## Key Benefits

### General Liability

- Comprehensive General Liability - limits to \$1M each occurrence/\$3M aggregate
- Condominium unit owners as additional insureds
- Liability for common areas including swimming pools, tennis courts, lakes, playgrounds, etc.
- Real estate property managers included as additional insureds
- Employee Benefits Liability available
- Special Events coverage available for large community events

### Property

- Special Causes of Loss coverage on buildings, contents, loss of income, and extra expense
- Blanket limits with large in-house capacity
- Ordinance or Law, Demolition, and Increased Cost of Construction coverage included - \$300,000 (higher limits available)
- Definition of building to include swimming pools, pool houses, tennis courts
- Business Income coverage - Actual Loss Sustained
- Back-up of sewers and drains
- Multiple valuation options available (Guaranteed Replacement Cost, Extended Replacement Cost, Agreed Amount)
- Unit owner improvements if required by the association documents
- Pollutant clean-up and removal - \$35,000
- Boiler and Machinery coverage available
- Flood and Earthquake coverage available

### Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration limits available up to \$1M
- Theft, Disappearance, and Destruction
- Real Estate Manager coverage available
- Computer Fraud

### Automobile

- Owned/non-owned/hired auto
- Garagekeepers Legal Liability available

## Documents Required for Proposal

- Completed, signed, and dated PHLY Residential Application
- Color photograph(s) of representative buildings and auxiliary buildings
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years for accounts with premium \$100,000 or less
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years for accounts with premium over \$100,000
- Plot plan
- Latest financial statement or budget
- Association governing documents if All In (unit owner installed improvements & betterments) coverage is desired
- Statement of values
- 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

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  
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: service@phly.com  
MasterCard, Visa, Discover

# 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 AM 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

## AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM 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.

# The PHLY Difference

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. © 2022 Philadelphia Consolidating Holding Corp., All Rights Reserved.



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