



# PRODUCT HIGHLIGHTS

## FUEL DEALERS

### Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Fuel Dealers 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 up to \$1M each occurrence/\$3M aggregate
- Premises Liability
- Personal Injury Liability
- Special Events Liability
- Employee Benefits Liability
- Liquor Liability coverage available
- GL Automatic Fill endorsement
- GL Broadened Pollution coverage

#### Property

- Ultimate Coverage - broad proprietary property coverage form including Flood and Earthquake where available
- Blanket limits with large in-house capacity
- Crime, Boiler, Inland Marine, and all Property coverages under one policy
- No separate form needed for computer property, this is included under the Personal Property limit
- Coverage is included for guest personal property, foundations, underground pipes, flue and drains, retaining walls that are not a part of the building, bridges, roadways, walks, patios, and other paved services
- Automatic coverages, including, but not limited to: arson reward, contract penalty clause, excavation and landscaping, fire sprinklered or burglar alarm upgrade, new construction, and accounts receivable
- Contamination of Gas and Oil coverage - \$50,000
- Erroneous Delivery coverage - \$50,000
- Terminal Access Card coverage - \$50,000

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Owned/non-owned/hired auto
- Hired car physical damage including loss of use
- Zero deductible Glass
- Single deductible on comprehensive physical damage (per occurrence)
- Lease Gap coverage
- Towing
- Electronic equipment
- Inland Marine coverage available
- Automobile Broadened Pollution coverage
- Financial responsibility filings and motor carrier filings

#### 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, 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"

#### 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

#### Documents Required for Proposal

- Completed, signed, and dated Fuel Dealer Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Latest financial statement
- Statement of values (for blanket and/or agreed value)
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates
- Submission received 45 days prior to inception
- Drivers list with license number and date of birth
- Schedule of vehicles

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# FUEL 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 PHLI as one of the 400 Best Big Companies in America

## Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

*For more information about our products and services, please visit us at [PHLY.com](http://PHLY.com)*

800.873.4552 | **PHLY.com**

The PHLI *Difference*

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