



# Bell Endorsement & Crisis Management

## PHLY HAS INCREASED LIMITS...

**PHLY has increased limits on Bell Endorsement and created a Crisis Management Endorsement that will be attached to our policies.**

### Bell Endorsement

**\$50,000 Identity Theft Expense** – coverage which reimburses the expenses of any director or officer who becomes a victim of an incident of identity theft.

**\$50,000 Terrorism Travel Reimbursement** – which covers any director or officer for emergency travel expenses that he or she incurs in the event of a “certified act of terrorism”.

**\$50,000 Emergency Real Estate Consulting Fee** – coverage for realtor’s fee or real estate consultant’s fee necessitated by the Insured’s need to relocate due to the “Unforeseeable destruction” of the Insured’s principal location.

**\$25,000 Temporary Meeting Space Reimbursement** – coverage for rental of meeting space which is necessitated by the temporary unavailability of the Insured’s primary office space due to the failure of a climate control system, or leakage of a hot water heater.

**\$50,000 Workplace Violence Counseling** – in the event that a violent incident occurs at any of the Insured’s premises.

**\$50,000 Kidnap Expense** – coverage for reasonable fees incurred as a result of the kidnapping of a Director or Officer or their spouse, “domestic partner,” parent or child.

**\$50,000 Key Individual Replacement Expenses** – coverage for the Chief Executive Officer or Executive Director who suffers an “injury” which results in the loss of life. No deductible applies to this coverage.

**\$50,000 Image Restoration and Counseling** – coverage for image restoration and counseling arising out of “Improper Acts.”

**\$50,000 Donation Assurance** – coverage for “Failed Donation Claim(s).”

**\$50,000 Business Travel** – coverage for Business Travel Accidental Death Benefit to the Named Insured if a Director or Officer suffers an “injury” while traveling on a common carrier for business.

**\$25,000 Conference Cancellation** – coverage for any business-related conference expenses, paid by the insured and not otherwise reimbursed, for a canceled conference that an employee was scheduled to attend. The cancellation must be due directly to a “natural catastrophe” or a “communicable disease” outbreak that forces the cancellation of the conference.

**\$25,000 Fundraising Event Blackout** – coverage for expenses that are incurred due to the cancellation of a fundraising event caused by the lack of electric supply resulting in a power outage, provided the fundraising event is not re-scheduled. The fundraising event must have been planned at least thirty (30) days prior to the power outage.

**\$5,000 per employee: \$25,000 policy limit Political Unrest** – coverage to reimburse any present director, officer, employee or volunteer of the named insured while traveling outside the United States of America for “emergency evacuation expenses” that are incurred as a result of an incident of “political unrest.”

**\$1,500 Travel Delay Reimbursement** – coverage to reimburse any present director or officer of the named insured for any “non-reimbursable expenses” they incur as a result of the cancellation of any regularly scheduled business travel on a common carrier.

### Crisis Management

**\$25,000 Crisis Management** – coverage for “crisis management emergency response expenses” incurred because of an “incident” giving rise to a “crisis.”

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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. 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. | © 2011-2012 Philadelphia Insurance Companies, All Rights Reserved.



PHLY.com





# Making Things Easier for You!

## PHLY CUSTOMER SERVICE

### Did you know...

- PHLY has a dedicated National Processing Center to efficiently and effectively process endorsements
- The Loss Assistance Hotline provides Management & Professional Liability policyholders with 2 FREE HOURS of legal consultation with knowledgeable attorneys on any matter that could potentially result in a claim under a PHLY policy
- You can review billing and payment history online  
**For example: Payment verifications go to My PHLY on PHLY.com**
- You can pull up and print your invoices and policy documents online
- You can update your profile online  
**For example: Billing address changes and contact information**
- We offer live help within seconds: No complicated phone systems
- 97.3% of our policyholders would refer us to prospective customers\*
- 48 hour turnaround time on small business quotes and policy issuance in less than 10 days
- We provide interest free installments for accounts that generate at least \$2,000 in premium

### Frequently Asked Questions

#### How can I get information about my insurance?

There are 5 different ways to contact Customer Service

- Customer Service 877.438.7459
- Customer Service Fax 866.847.4046
- Customer Service Email: [custserv@phlyins.com](mailto:custserv@phlyins.com)
- Customer Service Online chat
- PHLY.com – "Contact Us"

#### When can I contact Customer Service?

Customer Service is available Monday - Friday 8:30 am - 8:00 pm EST

#### What forms of payment does PHLY accept?

PHLY accepts 3 forms of payment:

- Checks sent to the lock box
- Check by phone payments through our IVR (877.438.7459 – Option 1), web site, or contact center representatives
- Credit card payments through our live contact center representatives (Visa, MasterCard and American Express)

### Claims

- Average policyholder first party automobile losses settled in 10 days or less
- Same or next business day acknowledgements of newly reported and opened claims
- Claims representation nationally, with Commercial Liability Claims Examiner Niche expertise
- 24/7 Claims Service. Staff efficiencies with paperless and industry leading systems
- Staff of Subrogation and Recovery Examiners exclusively dedicated to recovery efforts for policyholder paid losses
- Experienced, consistent staff and department structure

### Loss Control

- Product specific web-based loss control solutions through PHLY.com
- Free online 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

### Automatically included on most accounts

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.

### Honors, Awards and Ratings

- Nationally recognized as a member of Ward's Top 50 Benchmark group of Property/Casualty Insurance companies for outstanding achievement in the areas of financial strength, claims performance and consistently favorable underwriting results
- Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America
- A++ (Superior) rated by A.M. Best Company
- A+ rated by Standard & Poor's for counterparty credit and financial strength
- Business Insurance's Best Places to Work in Insurance program identifies and recognizes Philadelphia Insurance Companies as a high-quality workplaces in the commercial insurance industry.

*A Passion for Service!*

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. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.

\*All statistics contained herein were generated via an internal company survey of active policy holders.



PHLY.com





A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

## PROPOSAL FOR INSURANCE

**Quotation Number:** 6895862

**Proposal Date:** 03/14/2013

**Named Insured and Mailing Address:**

Adventures for the Cure  
933 Oakmoor Dr  
Halethorpe, MD 21227-3843

**Producer:** 27871

Insurance Management Associates  
170 Jennifer Road, Suite 325  
P.O. Box 6609  
Annapolis, MD 21401

**Contact:** Michael Wagener

**Phone:** (410)266-8888

**Fax:** (410)266-2774

**Insurer:** Philadelphia Indemnity Insurance Company

**Policy Period From:** 03/16/2013

**To:** 07/08/2013

**Proposal Valid Until:** 03/16/2013

at 12:01 A.M. Standard Time at your mailing address shown above.

**Product:** Special Events

**Production Underwriter:** Ayers, William B.

**Production Underwriter Phone:** (443) 470-7052

**Submission Type:** New Business

**Underwriter:** Vivas, Anita O.

**Underwriter Phone:** (610) 206-7868

IN RETURN FOR THE PAYMENT OF THE PREMIUM, AND SUBJECT TO ALL THE TERMS OF THIS POLICY, WE AGREE WITH YOU TO EXTEND INSURANCE AS STATED IN THIS PROPOSAL.

THIS PROPOSAL CONSISTS OF THE FOLLOWING COVERAGE PARTS FOR WHICH A PREMIUM IS INDICATED. THIS PREMIUM MAY BE SUBJECT TO ADJUSTMENT.

**Commercial General Liability Coverage Part**  
**Liquor Liability**

**PREMIUM**

\$	300.00
\$	500.00

<b>TOTAL</b>	\$	800.00
--------------	----	--------

The Total Premium includes Federal Terrorism Risk Insurance Act Premium in the amount of:

\$	1.00
----	------

**The premium shown is subject to the following terms and conditions:**

A signed UM/UIM Selection/Rejection form is required upon binding. (If applicable.)

Any taxes, fees or surcharges included in the total premium shown on the proposal are not subject to installment billing.

NOTE: Payment for this policy is due in full prior to binding coverage. Coverage cannot be bound until full payment is received by us. Payment can be made by



**PHILADELPHIA**  
**INSURANCE COMPANIES**

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

**Proposal Date:** 03/14/2013  
**Quotation Number:** 6895862

**Named Insured:** Adventures for the Cure

**The premium shown is subject to the following terms and conditions:**

credit card or wire transfer by calling 877-438-7459 and choosing Option 6 to speak with a Customer Service Representative.

Coverages outlined in this proposal are extent of coverages offered. Request for additional coverages must be reviewed and approved by home office underwriting. This proposal may not be altered in any way.

**THIS POLICY PROVIDES SPECTATOR ONLY COVERAGE!**

- CG2101 Athletic Participants Exclusion applies to this policy
- CG2135 Medical Payments Exclusion applies to this policy
- CG2144 Limitation of Coverage to Designated Premises or Project:
- CG2146/state specific Abuse or Molestation Exclusion applies to this policy
- PI-AS-005 Limitation of Coverage to a Specified Event:
- PI-AS-006 Exclusion -Pyrotechnicians/Fireworks
- PI-AS-007 Exclusion-Performers excludes coverage for any and all performers.
- PI-AS-013 Exclusion - Miscellaneous Activities and Devices: see attached form for excluded items as we are not in a market for any of the following:
  - Mechanical Devices (Roller Coasters, Ferris Wheels, etc.)
  - Rock Climbing Walls
  - Inflatables or Moon Bounces



A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

**Proposal Date:** 03/14/2013

**Quotation Number:** 6895862

**Named Insured:** Adventures for the Cure

The producer placing this policy may receive commission and additional underwriting profit share incentives. These incentives are based on the underwriting performance of this producer's book of business. Any questions about the nature of this compensation should be directed to the producer.

In order to complete the underwriting process, we require that you send us the additional information requested in the "conditions" section of this proposal. We are not required to bind coverage prior to our receipt, review and underwriting approval, of said additional information. However, if we do bind coverage, it shall be for a temporary period of not more than 30 days. Such temporary binding of coverage shall be void ab initio ("from the beginning") if we have not received, reviewed and approved in writing such materials within 15 days from the effective date of the temporary binder. This 30 day temporary conditional binder may be extended only in writing signed by the Insurer. Payment of premium shall not operate to extend the binding period or nullify the automatic voiding as described above.

This quotation is strictly conditioned upon no material change in the risk occurring between the date of this proposal and the inception date of the proposed policy (including any claim or notice of circumstances that which may reasonably expected to give rise to a claim under any policy of which the policy being proposed by this letter is a renewal or replacement). In the event of such change in risk, the Insurer may in its sole discretion, whether or not this quotation has been already accepted by the Insured, modify and/or withdraw this quotation.

Subject to the terms and conditions outlined above and prior to the quote expiration date, this quote may be bound by signing and dating below and by initialing, on the previous page, the option to be bound. This form will then act as the binder of coverage for 30 days from the date signed and may be distinguished by the Quotation number on page 1. This binder is only valid for 30 days.

**No coverage is afforded or implied unless shown in this proposal.**

**This proposal does not constitute a binder of insurance.**

**This proposal is strictly limited to the terms and conditions herein. Any other coverage extensions, deletions or changes requested in the submission are hereby rejected.**

\_\_\_\_\_  
Signature of Authorized Insurance Representative

\_\_\_\_\_  
Date

Policy Number: 6895862Named Insured: Adventures for the Cure
**PHILADELPHIA**  
**INSURANCE COMPANIES**

A Member of the Tokio Marine Group

 One Bala Plaza, Suite 100  
 Bala Cynwyd, Pennsylvania 19004  
 610.617.7900 Fax 610.617.7940  
 PHLIY.com

## PHILADELPHIA INSURANCE COMPANIES

### DISCLOSURE NOTICE OF TERRORISM INSURANCE COVERAGE REJECTION OPTION

You are hereby notified that under the Terrorism Risk Insurance Act, as amended, that you have the right to purchase insurance coverage for losses resulting from acts of terrorism, *as defined in Section 102(1) of the Act*. The term "act of terrorism" means any act that is certified by the Secretary of Treasury—in concurrence with the Secretary of State, and the Attorney General of the United States—to be an act of terrorism; to be a violent act or an act that is dangerous to human life, property, or infrastructure; to have resulted in damage within the United States, or outside the United States in the case of an air carrier or vessel or the premises of a United States mission; and to have been committed by an individual or individuals as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

YOU SHOULD KNOW THAT WHERE COVERAGE IS PROVIDED BY THIS POLICY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM SUCH LOSSES MAY BE PARTIALLY REIMBURSED BY THE UNITED STATES GOVERNMENT UNDER A FORMULA ESTABLISHED BY FEDERAL LAW. HOWEVER, YOUR POLICY MAY CONTAIN OTHER EXCLUSIONS WHICH MIGHT AFFECT YOUR COVERAGE, SUCH AS AN EXCLUSION FOR NUCLEAR EVENTS. UNDER THE FORMULA, THE UNITED STATES GOVERNMENT GENERALLY PAYS 85% OF COVERED TERRORISM LOSSES EXCEEDING THE STATUTORILY ESTABLISHED DEDUCTIBLE PAID BY THE INSURANCE COMPANY PROVIDING THE COVERAGE. INFORMATION FOR THE PREMIUM CHARGED FOR THIS COVERAGE IS PROVIDED BELOW AND DOES NOT INCLUDE ANY CHARGES FOR THE PORTION OF LOSS THAT MAY BE COVERED BY THE FEDERAL GOVERNMENT UNDER THE ACT.

YOU SHOULD ALSO KNOW THAT THE TERRORISM RISK INSURANCE ACT, AS AMENDED, CONTAINS A \$100 BILLION CAP THAT LIMITS U.S. GOVERNMENT REIMBURSEMENT AS WELL AS INSURERS' LIABILITY FOR LOSSES RESULTING FROM CERTIFIED ACTS OF TERRORISM WHEN THE AMOUNT OF SUCH LOSSES IN ANY ONE CALENDAR YEAR EXCEEDS THE \$100 BILLION. IF THE AGGREGATE INSURED LOSSES FOR ALL INSURERS EXCEED \$100 BILLION, YOUR COVERAGE MAY BE REDUCED.

**Your attached proposal (or policy) includes a charge for terrorism. We will issue (or have issued) your policy with terrorism coverage unless you decline by placing an "X" in the box below.**

**NOTE 1:** If "included" is shown on your proposal (or policy) for terrorism you WILL NOT have the option to reject the coverage.

**NOTE 2:** You will want to check with entities that have an interest in your organization as they may require that you maintain terrorism coverage (e.g. mortgagees).

**EXCEPTION:** If you have property coverage on your policy, the following Standard Fire Policy states do not permit an Insured to reject fire ensuing from terrorism: CA, CT, GA, HI, IA, IL, ME, MO, NJ, NY, NC, OR, RI, VA, WA, WV, WI. Therefore, if you are domiciled in the above states and reject terrorism coverage, you will still be charged for fire ensuing from terrorism as separately designated on your proposal.

	I decline to purchase terrorism coverage. I understand that I will have no coverage for losses arising from 'certified' acts of terrorism, EXCEPT as noted above.
--	---

**You, as the Insured, have 30 days after receipt of this notice to consider the selection/rejection of "terrorism" coverage. After this 30 day period, any request for selection or rejection of terrorism coverage WILL NOT be honored.**

**REQUIRED IN GA – LIMITATION ON PAYMENT OF TERRORISM LOSSES** (applies to policies which cover terrorism losses insured under the federal program, including those which only cover fire losses)

The provisions of the Terrorism Risk Insurance Act, as amended, can limit our maximum liability for payment of losses from certified acts of terrorism. That determination will be based on a formula set forth in the law involving the national total of federally insured terrorism losses in an annual period and individual insurer participation in payment of such losses. If one or more certified acts of terrorism in an annual period causes the maximum liability for payment of losses from certified acts of terrorism to be reached, and we have satisfied our required level of payments under the law, then we will not pay for the portion of such losses above that maximum. However, that is subject to possible change at that time, as Congress may, under the Act, determine that payments above the cap will be made.

INSURED'S SIGNATURE\_\_\_\_\_

DATE\_\_\_\_\_





**PHILADELPHIA**  
**INSURANCE COMPANIES**

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

**Named Insured:** Adventures for the Cure

**Proposal Date:** 03/14/2013  
**Quotation Number:** 6895862

## LOCATION SCHEDULE

Loc	Bldg								
#	#	Address #1	Address #2	City	St	Zip			
0001	0001	8020 Baltimore National P		Ellicott City	MD	21043-3404			





A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

**Proposal Date:** 03/14/2013

**Quotation Number:** 6895862

**Named Insured:** Adventures for the Cure

## FORM SCHEDULE

Form	Edition	Description
Recurring Payment Flyer	1212	Recurring Payment Flyer
CSNotice-1	1011	Making Things Easier
BJP-190-1	1298	Commercial Lines Policy Jacket
CPD-PIIC	0107	Common Policy Declarations
Location Schedule	0100	Location Schedule
PP-0701	0701	Privacy Policy Notice
PI-BELL-1	1109	Bell Endorsement
PI-CME-1	1009	Crisis Management Enhancement Endorsement
IL0017	1198	Common Policy Conditions
IL0021	0908	Nuclear Energy Liability Exclusion Endorsement
IL0985	0108	Disclosure Pursuant to Terrorism Risk Insurance Act
Gen Liab Dec	1004	Commercial General Liability Coverage Part Declaration
Gen Liab Schedule	0100	General Liability Schedule
CG0001	1207	Commercial General Liability Coverage Form
CG0068	0509	Recording and Distribution of Material or Information
CG0201	1009	Maryland Changes
CG2101	1185	Exclusion - Athletic or Sports Participants
CG2135	1001	Exclusion - Coverage C - Medical Payments
CG2144	0798	Limitation of Cov to Designated Premises or Project
CG2146	0798	Abuse Or Molestation Exclusion
CG2147	1207	Employment-Related Practices Exclusion
CG2167	1204	Fungi or Bacteria Exclusion
CG2184	0108	Exclusion of Certified Nuclear, Biological, Chemical
CG2402	1204	Binding Arbitration
CG2673	1204	Maryland Changes - Premium Audit Condition
PI-AS-005	0404	Limitation Of Coverage To A Specified Event
PI-AS-006	0404	Exclusion - Pyrotechnicians/Fireworks
PI-AS-007	0404	Exclusion-Performer(s)
PI-AS-013	0404	Exclusion - Misc Activities And Devices
PI-AS-014	0404	Earned Premium Endorsement (Fully Earned Premium)
CGDS03	0798	Liquor Liability Declarations
Liquor Liab Schedule	0204	Liquor Liability Schedule
CG0033	1207	Liquor Liability Coverage Form
CG0201	1009	Maryland Changes
CG2184	0108	Exclusion of Certified Nuclear, Biological, Chemical
CG2402	1204	Binding Arbitration
CG2673	1204	Maryland Changes - Premium Audit Condition
CG2806	0196	Limitation of Coverage to Insured Premises



**PHILADELPHIA**  
**INSURANCE COMPANIES**

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

**Named Insured:** Adventures for the Cure

**Proposal Date:** 03/14/2013  
**Quotation Number:** 6895862

**GENERAL LIABILITY**

**Total:** \$ 300.00

Each Occurrence Limit	\$ 1,000,000
Personal and Advertising Injury Limit	\$ 1,000,000
General Aggregate Limit (Other Than Products – Completed operations)	\$ 3,000,000
Products/Completed Operations Aggregate Limit	\$ 3,000,000
Rented to You Limit	\$ 100,000
Medical Expense Limit (Any One Person)	

Classifications	Class Code	Premium Base	Prem/Op BI/PD Ded	Products BI/PD Ded	Exposure	Premium
MARYLAND						
LOC 1 ATTENDEES	63218	ATTENDANT	NONE	INCL	400 \$	20.00
LOC 1 FULLY EARNED-BALANCE TO PREMIUM	63218	FLAT CHARGE			1 \$	280.00



**PHILADELPHIA**  
**INSURANCE COMPANIES**

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

**Named Insured:** Adventures for the Cure

**Proposal Date:** 03/14/2013  
**Quotation Number:** 6895862

## LIQUOR LIABILITY

**Total:** \$ 500.00

**Balance to Meet Minimum Premium:** \$ 498.00

Each Limit:

\$ 1,000,000

Aggregate Limit:

\$ 1,000,000

Liability Type:

OCCURRENCE

Claims Made Date:

NONE

### Classifications

MARYLAND

Loc 1 Temporary Licensees

Class Code	Premium Base	Exposure	Premium
58168	None	1 \$	2.00



**PHILADELPHIA**  
**INSURANCE COMPANIES**

A Member of the Tokio Marine Group

One Bala Plaza, Suite 100  
Bala Cynwyd, Pennsylvania 19004  
610.617.7900 Fax 610.617.7940  
PHLY.com

### **Taxes, Surcharges, and Fees Notice**

\*Note: The above proposal may not account for local taxes, Surcharges, and/or fees mandated by the State in which you/your business operate(s). The final policy will include a description of how local taxes, surcharges and fees, if applicable, have been allocated as determined by the risk location. Please contact a PHLY representative if you have any questions.