

Philadelphia Insurance Companies Social Media Policy

Philadelphia Insurance Companies' ("PHLY") social media sites are governed by the following Guidelines:

PHLY's social media sites (Facebook, Twitter, LinkedIn, YouTube and other social media sites) allow PHLY to share information of importance and to exchange ideas with our policyholders, producers (agents and brokers), claimants, vendors, and the general public ("Third Parties"). Because insurance is a highly regulated industry, PHLY regularly monitors its social media sites to ensure compliance with insurance law and these Guidelines. PHLY reserves the right to remove any posts by Third Parties that it deems inappropriate or are in violation of these Guidelines.

Please Note: All content and information, including comments, photographs, statements, opinions or files ("Materials") posted by Third Parties on PHLY's social media sites do not reflect the opinions, policies and/or positions of PHLY and/or its employees, officers and directors. PHLY does not endorse or approve posts from Third Parties and does not accept responsibility for any Materials posted by Third Parties. PHLY is not responsible for any views expressed other than our own.

Third Parties shall not post, upload or attach Materials:

- which contain policy, claim, financial or personal information of any person or entity;
- which may be offensive, abusive, threatening, defamatory, pornographic, intimidating, obscene, discriminatory, indecent, harassing or inappropriate in a public location;
- which infringe and/or violate the intellectual property rights of another person or entity;
- which are spam or advertisements or offers to sell any product or service;
- which are unlawful or illegal in any way; or
- which contain viruses, Trojan horses, worms or spyware.

Any information provided by PHLY on its social media sites:

- is not a solicitation or offer to purchase insurance coverage;
- is not intended to be a substitute for professional insurance coverage or risk management advice; and
- is for informational purposes only and not intended as a substitute for any notice or publication that may be required under law;

By posting Materials on PHLY's social media sites, Third Parties understand that they are providing information voluntarily with no expectation of compensation. Nothing on PHLY's social media sites constitutes a promise or offer of employment. Please be advised that PHLY may use, modify, reproduce,

and/or distribute any Materials posted by Third Parties for its own business use without payment of compensation and in accordance with applicable law.

Any personal customer service and/or support questions are more appropriately directed to custserv@phly.com. Claim information should be directed to claimsreport@phly.com or 1-800-765-9749.

For information about any specific product, please visit PHLY.com/products.

External Link Disclaimer

Any links that may be provided to other websites is solely for convenience purposes and to assist you in locating additional information. Please be advised that when you link to other sites, you are leaving PHLY's social media sites. These websites are maintained by other organizations and PHLY does not control the content. Accordingly, a link to these websites does not constitute an endorsement of the opinions, content, policies, products, or services provided or advertised on that website. Once you link to a website not maintained by PHLY, you are subject to the terms and conditions of that website, including, but not limited to, its privacy and security policies.

PHLY provides its own social media pages and is not affiliated with Facebook, Twitter or any other platform provider. PHLY has no control over how other sites or other organizations use your information. You should be familiar with the privacy and security policies of other websites and understand how your information may be displayed and/or used on these other web sites.

Any discussion of insurance coverage on other web sites may not be identical to the coverage under your insurance policy. Please refer to your insurance policy for complete details of the terms, conditions, limitations, and exclusions of your coverage.

For information on PHLY's policies, please visit [PHLY's Legal & Privacy Information](#) page.