

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.



10 REASONS WHY™

Ten Reasons to Choose Philadelphia Insurance Companies for Affinity Pro Portfolio

1. Anti-trust defense coverage
2. Broad coverage for association professional services – Including, but not limited to, education and training; referral services and establishment of vendor lists; negotiating group insurance plans; event planning; advocacy and lobbying
3. Independent Contractor coverage included - extends to professional association management firm or other outside party retained by the insured Organization
4. No copyright or trademark exclusion
5. Expanded definition of Individual Insured includes an association member acting at the direction of the board of directors, on behalf of the association
6. Fiduciary Liability coverage includes the association's liability for their employees' participation in multiple employer trusts
7. Network Security coverage – financial loss as a result of theft of customer data via the insured Organization's computer network
8. Comprehensive Third Party employment practices coverage
9. Peer Review coverage
10. Personal Injury and Advertising Liability coverage

Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: PHLY.com.

Corporate Office

Bala Cynwyd, PA
(800) 873-4552
(610) 617-7940 Fax

Central Region

Independence, MO
(877) 439-7459
(866) 823-1864 Fax

Florida Region

Altamonte Springs, FL
(877) 672-7945
(877) 846-4830 Fax

Metro Region

Lawrenceville, NJ
(866) 586-6122
609-512-3141 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

Stoughton, MA
(888) 292-3881
(877) 748-1162 Fax

Northwest Region

Tigard, OR
(800) 669-9497
(800) 364-6809 Fax

Ohio Valley Region

Dublin, OH
(877) 521-8234
(866) 890-2509 Fax

Rocky Mountain Region

Littleton, CO
(866) 608-5898
(303) 200-5341 Fax

Southeast Region

Kennesaw, GA
(800) 303-1728
(770) 218-0600 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



Focus on the things that Matter,
We'll Handle the Risk!®

LOSS CONTROL SERVICES

- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
 - Loss Assistance Hotline
 - Incident Report Forms
 - Driver Safety Training Seminars

CLAIMS REPORTING

- Phone: (800) 765-9749
Fax: (800) 685-9238
E-mail: claimsreport@phlyins.com
- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

- Phone: (877) 438-7459
E-mail: custserv@phlyins.com
- Direct Billed
 - Interest-Free Installments Available
 - MasterCard, Visa, AmEx, Electronic Checks

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INSURANCE COMPANIES

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Benefits of this Program

Affinity Pro Portfolio is a comprehensive suite of nine coverages designed to meet the needs of trade associations as defined under IRS code 501(c) 6. Coverage includes: Directors & Officers Liability *Employment Practices Liability *Fiduciary Liability *Workplace Violence *Internet Liability (including Network Security coverage) *Crime *Association Professional Liability *Businessowners Policy (BOP) *Special Events.

Key Benefits

- Defense Costs are in addition to the Limit of Liability for eligible risks
- Broad Pro Pak enhancements specifically tailored for trade associations

Directors & Officers Liability

- Broad definition of Insured includes members, committees and volunteers; coverage for eligible chapters; as well as coverage for outside consultants and association managers acting on behalf of the board of directors
- No copyright or trademark exclusion
- Coverage for Excess Benefit Transaction Excise Tax (\$10,000 sub-limit)
- Full severability for Individual Insureds; expanded severability for the insured Organization
- Peer Review coverage
- Professional Liability coverage includes education, referral services, consulting to third parties, negotiation of group insurance programs and event planning
- Anti-trust coverage

Employment Practices Liability

- Third Party Discrimination and Sexual Harassment coverage
- Comprehensive 17 point definition of Employment Practice Act
- EPL Limits can be shared with the Directors & Officers Liability coverage or purchased separately
- Mental anguish and emotional distress coverage carve-backs
- Broad definition of Individual Insured includes leased employees

Fiduciary Liability

- Coverage available for sole sponsored pension benefit and welfare plans, as defined by ERISA
- ERISA Section 502(i) and 502(l) fines and penalties coverage
- Coverage for the association's liability for their employees' participation in multiple employer trusts
- Omnibus welfare plan coverage

Workplace Violence Coverage

- Workplace Violence Act includes actual or alleged intentional and unlawful use of, or threat to use, deadly force with intent to cause harm
- Damages include Business Interruption Expense and Public Image Restoration Expense

Crime and Fidelity

- Coverage available on a loss sustained or discovery basis
- Seven comprehensive Crime coverages available including Employee Theft and Funds Transfer Fraud
- Third Party Fidelity coverage available
- Volunteers included within definition of Employee
- Blanket ERISA Fidelity Bond coverage
- Investigative Costs coverage available

Business Owners Policy

- Liability and Medical expenses: Aggregate is three (3) times the occurrence limit
- Tenants Fire Liability: \$50,000
- "Per Person" medical expense limit: \$10,000

Special Events Coverage

- Automatic additional insured coverage available
- Most quotes provided within 24 hours

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"

Internet Liability Coverage

- Internet Liability Act includes: libel, slander, oral or written publication of defamatory or disparaging material
- Network Security coverage – financial loss as a result of theft of customer data via the insured organization's computer network

Documents Required for Proposal

- Completed, signed, and dated application
- Latest annual audited financial statement or 990 tax form
- Supplemental claim form, if applicable
- Form 5500 (if fiduciary liability coverage is requested)

Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has three underwriting divisions:

- Commercial Lines
- Management & Professional Liability
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win-win relationship with our customers.

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

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

Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America.

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.