

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.

Crime Protection Plus

Regional Offices

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



10 REASONS WHY™

Ten Reasons to Choose Philadelphia Insurance Companies for Crime Protection Plus

1. Broad Employee Theft coverage including Clients Property, blanket ERISA Fidelity coverage; expanded definition of "Employee"
2. Computer and Funds Transfer Fraud coverage, including Data Reconstruction Expense sub-limit
3. Investigative Costs coverage – a \$25,000 sub-limit for expenses related to a covered Employee Theft and Client Coverage Loss
4. Personal accounts Credit Card Forgery coverage included (automatically included when the Forgery or Alteration Insuring Agreement is purchased)
5. Favorable Loss reporting threshold – Loss is reported when anticipated value is 25% or greater than the applicable deductible (Employee Theft and Client Coverage Insuring Agreement)
6. Prior dishonesty cancellation clause per employee subject to \$25,000 threshold
7. Automatic coverage for newly acquired entities – up to 25% of the Insured's total assets
8. Availability of Loss Sustained or Discovery based coverage
9. Third Party Fidelity coverage (off premises) available by endorsement
10. Money Orders and Counterfeit Currency coverage available

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



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

PHLY.com

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Benefits of this Program

Philadelphia Insurance Companies' Crime Protection Plus is both comprehensive and flexible, providing insureds with broad coverage and the ability to tailor coverage to meet their unique needs.

Class of Business

Target Classes

- Accountants
- Business Services
- Computer Consultants
- Employee Benefit Plans
- Foundations
- Management Consultants
- Manufacturers
- Messenger Services
- Municipalities
- Membership Organizations
- Non-Profit Organizations
- Printers
- Professional Offices
- Regional Utility Companies
- Retail
- Schools
- Social Services
- Wholesale Distributors
- Museums and Art Galleries
- Many more classes considered – Contact us

Prohibited Classes

- Armored Car Services
- Auctioneer
- Automobile Dealerships
- Banks and other Financial Institutions
- Casinos
- Check Cashing
- Colleges and Universities
- Jewelry Stores/Manufacturing
- Labor Unions
- Law Firms
- Mortgage Banker/Broker
- Pawn Shops
- Race Tracks
- Security Broker/Dealer
- Stockbrokers
- Transportation and/or Trucking Companies

Coverage Features

Employee Theft/Client Coverage

- No "manifest intent" language
- Broad definition of Employee- includes volunteers, leased employees, seasonal employees and student interns
- Blanket ERISA Fidelity coverage
- Investigative Costs coverage (\$25,000 sub-limit)
- Loss Reporting Threshold (25% of applicable deductible)
- Prior Dishonesty Cancellation Clause per employee threshold of \$25,000
- Coverage for Client's Property
- Third Party fidelity coverage available

Forgery or Alteration

- Automatic Credit Card Forgery coverage included
- Coverage is also provided for defense costs if the insured is sued for refusing to pay any instrument covered in this section

Inside the Premises

Outside the Premises

Money Orders or Counterfeit Paper Currency

Computer and Funds Transfer Fraud

Available Additional Coverage Features

- All coverage available on either a Loss Sustained or Discovery basis
- Data Reconstruction Expense coverage (\$50,000 sub-limit)

Third Party coverage

- Available third party coverage on a blanket or contract specific basis

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

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

Documents Required for Proposal

- Completed, signed, and dated application
- Eligible risks include most commercial (non-financial institution) accounts, including both for-profit and non-profit
- Application available online (include Audited financial statements for limit requests of \$1 million or higher)
- Third party Application required if third party coverage is requested
- Supplement may be required depending upon class of business (see website list)

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.