

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



## Benefits of this Program

Employed Lawyers Protection Plus is designed to protect attorneys working as In-House counsel, their support staff and independent contractors from claims arising from their legal professional services. The coverage provides reassurance against concerns that the entity's Directors and Officers Liability policy may not cover claims against In-House Counsel for their professional services.

## Key Benefits

- Broad definition of a Claim
- Admitted policy form in most states
- Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
- Available for Privately Held, Non Profit and Publicly Traded companies – separate forms utilize to reflect the unique nature of these accounts
- Full severability of the conduct exclusions
- Policy non-cancelable except for non-payment of premium
- Moonlighting and pro-bono services covered without requiring prior company approval (for full time counsel)
- Full defense coverage for Sarbanes-Oxley §307 actions (for publicly held companies)
- Coverage provided for part time and contracted attorneys
- Coverage provided to the entire support staff including paralegals, secretaries, legal assistants and notaries
- Full Limit of Liability available for defense even when the insured company or its shareholders sue the attorney
- Up to \$15,000,000 in limits available
- Choice of counsel (without a higher retention)
- No defense cost sub-limit for securities claims
- No retention for non-indemnifiable (Side A) claims
- Most favorable venue wording for punitive, multiple and exemplary damages

## Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

## Crisis Management Enhancement Endorsement

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

## Documents Required for Proposal

- Completed, signed, and dated application
- 3 years of loss history
- Audited financial statement for limits over \$1,000,000 Supplemental claim form, if applicable

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.

## 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
- Specialty Lines
- 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 'AA-' 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

A Member of the Tokio Marine Group

## 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 shareholders. 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

### 10 Reasons to Choose Philadelphia Insurance Companies for Employed Lawyers

1. Available for Privately Held, Non-Profit and Publicly Traded companies – separate forms utilized to reflect the unique nature of these accounts
2. Admitted policy form in most states
3. Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
4. Moonlighting and pro bono services covered without requiring prior company approval (for full time counsel)
5. Coverage provided for parttime and contracted counsel, and coverage extends to counsel's entire support staff, including paralegals, secretaries, legal assistants and notaries
6. Full limit of liability available for defense even when the insured organization or the shareholders sue the attorney
7. Choice of counsel – Insured may choose counsel subject to company approval
8. Full severability of the conduct exclusions
9. Full defense coverage for Sarbanes-Oxley §307 actions (for publicly traded companies)
10. Policy non-cancelable except for non-payment of premium

## Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: [www.PHLY.com](http://www.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

### LOSS CONTROL SERVICES

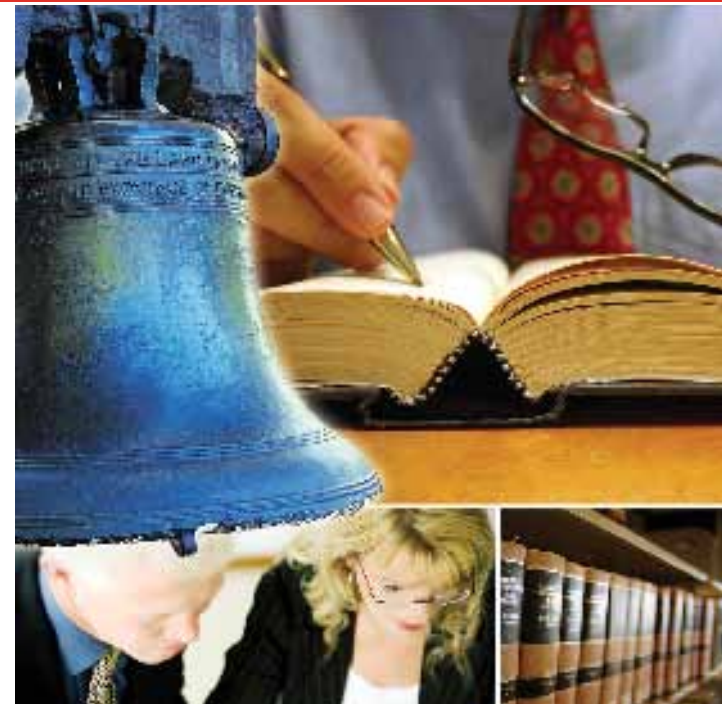
- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
  - Loss Assistance Hotline
  - Incident Report Forms
  - Driver Safety Training Seminars

### CLAIMS REPORTING

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

### PAYMENT OPTIONS

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



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



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

PHLY.com