

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



Benefits of this Program

This policy is a comprehensive liability solution for 501 (c) Non-Profit organizations that offers five unique “flexible” coverages: Directors & Officers Liability (*lead coverage*), Employment Practices Liability, Fiduciary Liability, Workplace Violence, and Internet Liability.

Key Benefits

- Broad definition of claim includes written demand for monetary and non-monetary relief, arbitration and administrative proceedings, as well as civil and criminal actions
- Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
- Defense Costs are in addition to the Limit of Liability
- Most favorable venue wording for punitive, multiple or exemplary damages
- Modified consent to settle (hammer) clause – 50/50 with a 10% retention reduction for the insured's acceptance of the first settlement offer
- Definition of Individual Insured includes lawful spouse/domestic partner, the estate, and heirs
- Personal & Advertising Injury coverage
- Automatic acquisitions coverage for non-profit entities coming within the Insured Organization's control during the policy period (up to 35% of assets)

Directors and Officers Liability Highlights

- Order of payments language with priority placed on indemnifying Individual Insureds first
- Full severability for Individual Insureds; enhanced for the entity by naming Executive Officers
- Side A and Defense Costs carve-backs for claims alleging breach of contract
- Outside directorship liability (ODL) for 501(c)(3) non-profit entities and endorsed outside entities

Employment Practices Liability Highlights

- Comprehensive 17 point definition of Employment Practice Act which includes: Retaliation, wrongful discipline, constructive discharge, breach of employment contract and much more...
- Third Party coverage
- EPL limits can be shared or purchased as a separate limit
- Mental anguish & emotional distress carve-backs
- Independent Contractor included as an Individual Insured

Fiduciary Liability Highlights

- Coverage available for all pension benefit and welfare benefit plans as defined by ERISA
- Omnibus welfare plan coverage
- Coverage includes any actual or alleged violation of Health Insurance Portability and Accountability Act (HIPAA) in the Administration of any Benefit Plan

Workplace Violence Highlights

- Workplace Violence Act includes actual or alleged intentional and unlawful use of, or threat to use, deadly force with an intent to cause harm
- Damages include business interruption expense and public image restoration expense

Internet Liability Highlights

- Libel, slander, oral or written publication of defamatory or disparaging material
- Invasion of or interference with the right of privacy
- Infringement of copyright, service mark, trademark, trade dress, or trade name, title or slogan
- Improper use of literary or artistic titles, formats, or performances

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

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 Flexi Five Plus

1. Five part form: Includes Non-Profit Directors & Officers Liability, Employment Practice Liability (including Third Party coverage), Fiduciary Liability, Workplace Violence, and Internet Liability coverages
2. Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
3. Defense Costs are in addition to the Limit of Liability
4. Most favorable venue wording for punitive, multiple or exemplary damages
5. Full severability for Individual Insureds; expanded severability for the insured Organization
6. Order of payments language with priority placed on indemnifying Individual Insureds first
7. Employment loss control services available via AGOSNET® and access to our loss assistance hotline – 2 free hours of legal consultation
8. Modified consent to settle (hammer) clause – 50/50 with 10% retention reduction for Insured's acceptance of the first settlement offer
9. Excess Benefits Transaction Excise Tax coverage (\$10,000) and Emergency Medical Treatment and Active Labor Act coverage (\$100,000)
10. Defense Costs for claims alleging breach of contract

Regional Offices

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

- Gather Facts, Mitigate Loss, Inventory Damage

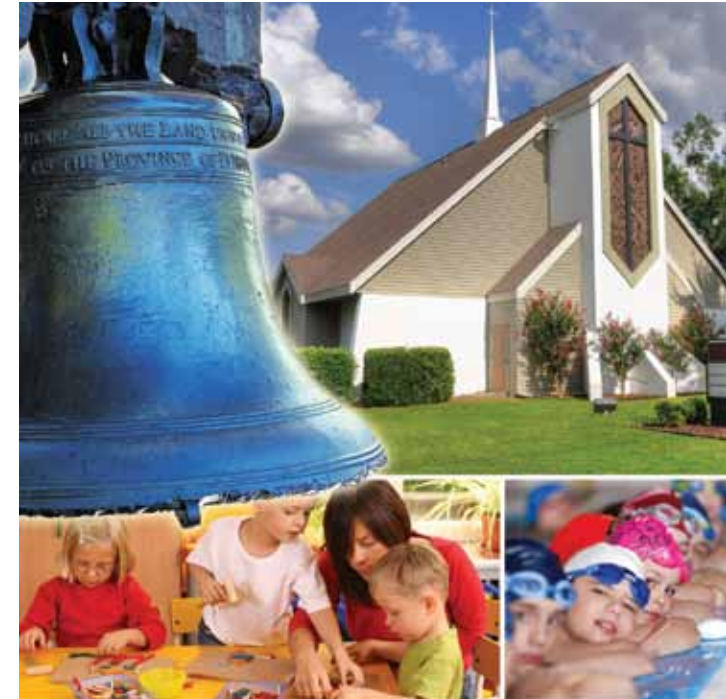
PAYMENT OPTIONS

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- MasterCard, Visa, Discover, AmEx, Electronic Checks



Flexi Plus Five



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