

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.

Hotels

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 Hotels

1. One of the broadest property enhancement forms in the industry. This coverage includes but is not limited to: Property Off Premises, Fire Department Service Charge, Food Spoilage, Valuable Papers, Accounts Receivable, Debris Removal, Sewer and Drain Back-up and Ordinance or Law, Alternative Key System, Reservation System, and Credit Card Slips
2. One stop shopping for all your insurance needs. Property, Equipment Breakdown, Inland Marine, Crime, General Liability, Professional Liability, Abuse and Molestation, and Automobile coverage bundled into one convenient policy
3. Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
4. Blanket limits with agreed value (no coinsurance) available
5. Garagekeeper's Liability coverage available
6. Liquor Liability coverage available in most states
7. Automobile coverage available for hotel passenger vans, including airport shuttles
8. Hotel guest inconvenience coverage available
9. Guest personal property coverage included
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

Please note that our package premium target is \$50,000

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

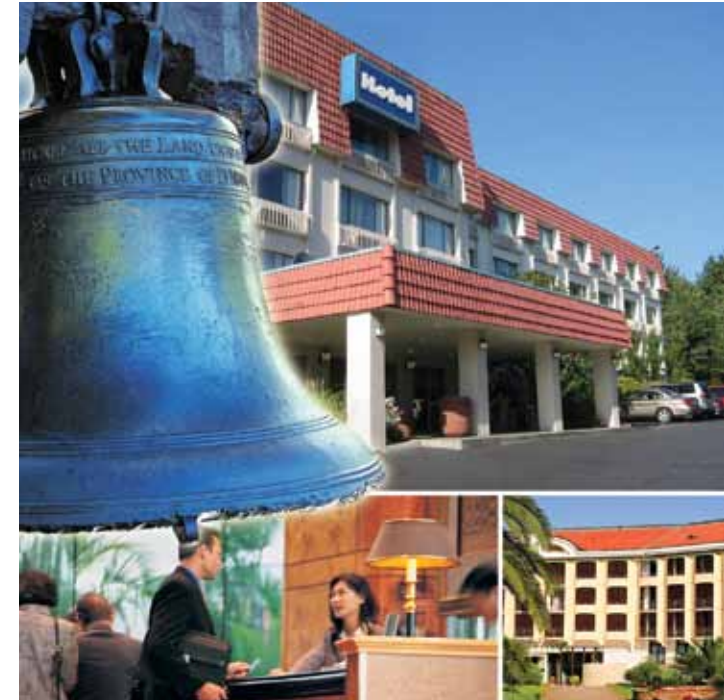
CLAIMS REPORTING

- Phone: (800) 765-9749
Fax: (800) 685-9238
E-mail: 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

TOKIO
MARINE
GROUP



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



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

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Benefits of this Program

Philadelphia Insurance Companies specializes in the hotel industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your hotel needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability
- Personal Injury Liability
- Employee Benefits Liability
- Liquor Liability coverage available
- General Liability Deluxe endorsement for hotels includes coverage for general aggregate per location, several types of additional insureds and reservations and wake-up service liability

Property

- Blanket limits with large in-house capacity
- Ultimate Cover – broad proprietary property coverage form including Flood and Earthquake where available
- Able to provide Crime, Boiler, and all Property coverages under one policy
- No separate form needed for computer property, this coverage is included under the personal property limit
- Coverage is included for foundations, underground pipes, flues and drains, retaining walls that are not a part of the building, bridges, roadways, walks, patios and other paved surfaces
- Automatic coverages, including, but not limited to arson reward, contract penalty clause, excavation and landscaping, fire sprinklered or burglar alarm upgrade, new construction, accounts receivable, and guest personal property
- Elite Property Enhancement Endorsement includes coverage for Emergency Vacating Expenses, Automated External Defibrillators, Alternative Key System, Hotel Guest Inconvenience Expense, Credit Card Slips and Guest Personal Property

Automobile

- Owned auto including airport shuttle vehicles
- Non-owned auto
- Hired auto

Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

Umbrella/Excess Liability

- Large Excess Limits available

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"

Loss Control Services

- Product specific web-based loss control solutions through LossControl.com
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLY Hotel Supplemental Questionnaire
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates
- Copy of most recent franchise inspection (if available)

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.