

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



### Program Details

Philadelphia Insurance Companies specializes in the car/truck rental and leasing industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

### Key Benefits

Auto Liability and Physical Damage for Daily Rental Risks

- Statutory dual interest including mandatory Uninsured Motorist and No Fault coverages
- Dual Interest limits available up to \$100,000/\$300,000 Bodily Injury and \$50,000 property damage for franchise risks
- Owner-only excess limits available up to \$5,000,000 Combined Single Limit
- Comprehensive and Collision coverage with a variety of deductible options
- Catastrophic coverage available
- Coverage provided for vehicles with gross weight up to 30,000 pounds
- Business/Vacation Loss of Use coverage available



Loss Control Services

- Product specific web-based loss control solutions through [www.losscontrol.com](http://www.losscontrol.com)
- Free On-line 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 Daily Rental application
- Copy of rental and/or leasing agreement
- Current listing of scheduled vehicles by year, make, model and serial number
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years

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.

## Auto Daily Rental

### 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).



## 10 REASONS WHY

### Ten Reasons to Choose Philadelphia Insurance Companies for Auto Daily Rental

1. Loss of use coverage
2. Business/Vacation Loss of Use coverage available
3. Loss runs on demand
4. Owner-only excess limits available up to \$5,000,000
5. Pro rata billing
6. Garage Liability and Fleet coverage with same carrier
7. Third Party Liability shifted to renter where permitted by law, this protects your loss ratio
8. Active subrogation department to pursue contractual obligations
9. Dedicated auto claims unit that specializes in handling garage/package related claims
10. Dual Interest limits available up to \$100,000/ \$300,000 Bodily Injury and \$50,000 property damage for franchise risks

#### 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



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#### 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



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