

## 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.

## Business Owners Policy

### 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 Business Owners Policy

1. Blanket waiver of subrogation: Insured can provide a waiver of subrogation prior to loss for any party
2. Insurance provision improved to primary provision wording instead of standard excess
3. Medical Payment coverage increased to \$10,000
4. Enhanced Outdoor Property coverage – 1,250 feet
5. Standard ISO 60 day limitation on business income and payroll expense coverage expanded to 365 days
6. Aggregate limit increased from \$2,000,000 to \$3,000,000
7. \$10,000 premises medical payment coverage
8. Blanket additional insured includes most clients, owners, lessors and landlords
9. Off-Premises property coverage \$10,000
10. \$2,500 criminal defense costs sub-limit for employees found not guilty of a crime while performing work duties

#### 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](mailto:claimsreport@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 Available
  - MasterCard, Visa, AmEx, Electronic Checks

TOKIO  
MARINE  
GROUP



PHILADELPHIA  
INSURANCE COMPANIES

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PHLY.com

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



## Benefits of this Program

The BOP program with Philadelphia Insurance Companies makes securing coverage easy, with one-stop shopping for professional and office coverage. Our Elite Enhancement provides for \$10,000 (per person) medical payments, a triple liability aggregate limit, and additional insureds on a blanket basis, among many other enhancements.

## Key Benefits

### General Liability

- Available Occurrence Limits: \$300,000, \$500,000, \$1,000,000
- Liability and Medical Expenses: Aggregate is three (3) times the occurrence limit
- Products/Completed Ops: Aggregate is same as the occurrence limit
- Tenants Fire Liability: \$50,000
- "Per Person" Medical Expense Limit: \$5,000

### Optional Coverages

- EMPLOYED DISHONESTY - Coverage is available for dishonest or fraudulent acts of the insured's employees, at optional limits of \$5,000, \$10,000, \$25,000, \$50,000 or \$100,000 per occurrence
- MONEY AND SECURITIES - Coverage for money and securities is available. The limits of insurance apply to on-premises and off-premises exposures
- MECHANICAL BREAKDOWN - Coverage is available for boilers and pressure vessels and air conditioning units (capacity of at least 60,000 BTU) for sudden and accidental breakdown
- OUTDOOR SIGNS - Coverage is available for outdoor signs which are the property of the insured or the property of others in the care, custody and control of the insured
- INTERIOR GLASS - Coverage is available for direct physical loss of or damage to items of glass that are permanently affixed to the interior walls, floors or ceilings of a covered building or structure

## Documents Required for Proposal

- Completed, signed, and dated BOP ACORD form or PHLY application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years OR a signed and dated no loss letter on Company letterhead

## 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 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 counterparty 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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. 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. | © 2007-2012 Philadelphia Insurance Companies, All Rights Reserved.*