

## 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.



## 10 REASONS WHY™

### 10 Reasons to Choose Philadelphia Insurance Companies for Consulting Foresters

1. Program provides coverage and service specifically designed to meet the unique needs of consulting foresters
2. Program is written on a master policy that renews on July 1st. The master policy format allows the ACF to negotiate preferred rates with the collective buying power of their membership and for simplified administration with a common renewal date
3. Program is endorsed by the Association of Consulting Foresters (ACF) and preferred pricing is available to those consulting foresters who are active members of the ACF
4. Provides Occurrence coverage for General Liability
5. Foresters Professional Liability coverage endorsement for Errors & Omissions, expanded form also provides coverage for appraisal Errors & Omissions
6. Hired and Non-owned Auto Liability available
7. Includes coverage for prescribed or controlled burning
8. Includes coverage for smoke drift or chemical drift
9. Each insured selects the limits of insurance suitable to their individual needs. Each limit is separate from the other foresters participating in the program and is only affected by claims paid under your individual policy
10. Separate coverage available for property, inland marine, fleet automobile and Large Excess Limits available

## Regional Offices

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

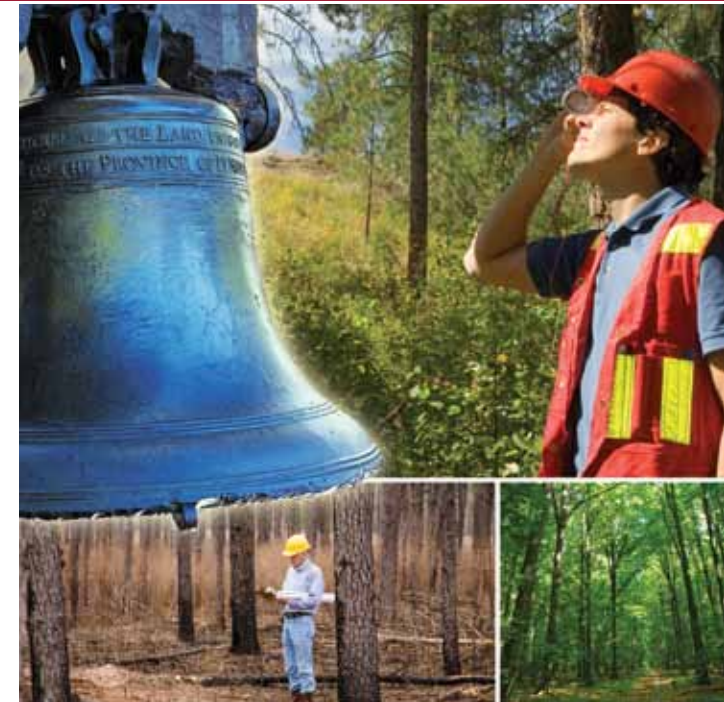
- Phone: (800) 765-9749  
Fax: (800) 685-9238  
E-mail: [claimsreport@phlyins.com](mailto:claimsreport@phlyins.com)
- Gather Facts, Mitigate Loss, Inventory Damage

### 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



## Consulting Foresters



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



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

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



## Benefits of this Program

Philadelphia Insurance Companies' Consulting Forester program provides General Liability and a specific Foresters Professional Liability endorsement for university educated professionals providing a variety of services to public and private landowners. Eligible activities include timber cruising, timber inventory, determining boundary lines, forest management planning, conducting growth studies, wildlife management, timber sales, reforestation, performing property inspections, controlled or prescribed burning, pesticide or herbicide application, and surveying.

## Key Benefits

### General Liability

- Comprehensive General Liability – Available Limits:
  - \$1,000,000/\$500,000/each occurrence
  - \$2,000,000/\$1,000,000/\$500,000 aggregate
- Employee Benefits Liability
- Damage to Premises Rented to You - \$100,000
- Medical Payments - \$5,000
- Available coverage options:
  - Watercraft Liability
  - Most ISO Endorsements

### Forester Special Liability Coverage Endorsement

- Coverage for Pesticide or Herbicide application
- Coverage for Smoke Damage Liability
- Optional Expanded Form provides coverage for appraisals
- Limited Testing or Consulting Errors and Omissions – Available Limits
  - \$1,000,000/\$500,000/\$250,000/\$100,000 each occurrence
  - \$1,000,000/\$500,000/\$250,000/\$100,000 aggregate

### 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, 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
- Strategic partnership with best in class vendor for you to access discounted background & motor vehicle record (MVR) checks

### Documents Required for Proposal

- Completed, signed, and dated PHLY Consulting Forester application
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Website information or brochure
- Sample Appraisal (if requesting expanded coverage for Appraisal E&O)

## 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.*

**GILLINGHAM & ASSOCIATES**  
a division of Philadelphia Insurance Companies