

## 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.

Cover-Pro<sup>SM</sup>

## Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: [PHLY.com](http://PHLY.com).



## 10 REASONS WHY™

### Ten Reasons to Choose Philadelphia Insurance Companies for Cover-Pro<sup>SM</sup>

1. 24-48 hour turnaround time
2. Customized Pro Pak endorsements to meet the unique coverage needs for many classes of business
3. Full severability of the fraud and criminal acts exclusion for all Individual Insureds; fraud and criminal acts are defended until final adjudication regarding such alleged conduct
4. Punitive and exemplary damages coverage
5. Key coverage extensions available such as Intellectual Property and Network Security
6. Automatic coverage for newly created or acquired subsidiaries (up to 15% of the Named Entity's annual revenue)
7. Automatic independent contractor coverage for Professional Services while acting on the Insured's behalf
8. Prior acts coverage is available to qualified applicants
9. Online credit card payment available
10. Open market structure

### 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

A Member of the Tokio Marine Group

PHLY.com

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## Benefits of this Program

Philadelphia Insurance Companies' Cover-Pro<sup>SM</sup> program provides errors and omissions coverage for professionals via customized endorsements to the base claims-made policy.

## Class of Business

### Target Classes

- Advertising Agency/  
Media Consultant
  - Animal Groomer
  - Appraiser Personal  
or Business Property
  - Auctioneer
  - Bankruptcy Trustee
  - Benefit Plan Consultant
  - Career Coach
  - Claim Adjuster/  
Claim Consultant
  - Computer/Technology  
Consultant
  - Corporate Trainer
  - Court Reporter:  
Stenographer/Captioner/  
Transcriptionist (Non-Medical)
  - Credit Unions (Cuso's)
  - Energy Consultant
  - Financial Planner/  
Consultant/Adviser
  - Forensic Scientist/  
Expert Witness
  - Fundraising Consultant
  - Genealogical Investigator
  - Grant Coordinator –  
Grant Writer
  - Graphic Designer
  - Handwriting Analyst/  
Document Analyst
  - Hotel Manager
  - Human Resource Consultant
  - Interior Designers
  - Interior Decorators
  - Management Consultants
  - Marketing Consultants
  - Medical Billing
  - Medical Transcriptionist
  - Mortgage Brokers
  - Notary Public
  - Organic Certifying Entities
  - Organic Inspectors
  - Printers
  - Process Servers
  - Professional Organizers/  
Relocation Organizers
  - Project Manager -  
(Non Construction)
  - Property Managers
  - Public Relations Consultant
  - Publisher
  - Relocation Agent
  - Resume Service/Typing
  - Risk Manager/  
Insurance Consultant
  - Safety Consultants
  - Social Security Consultants
  - Technical Writer
  - Telecommunications  
Consultant
  - Temporary Employment  
Agencies
  - Recruiters
  - Ticket Broker
  - Trainer
  - Translator/Interpreter
  - Travel Agents/Tour Operators
  - Trustees
  - Tutor
- AND MANY  
MORE CONSIDERED.....

## Key Benefits

- Personal Injury coverage
- Disciplinary proceeding defense costs limit of \$10,000 per policy period
- Defense afforded for groundless, false or fraudulent allegations
- Definition of a claim includes arbitration proceedings
- Automatic independent contractor coverage for Professional Services while acting on the Insured's behalf
- Full severability for innocent partners
- Free 60-day discovery clause
- Domestic Partner extension
- Loss assistance hotline - 2 free hours of legal consultation
- Prior Acts coverage is available for qualified applicants
- Key coverage extensions available such as Intellectual Property, Network Security, Privacy Liability, and Cyber
- Availability of important complementary coverage such as Business Owners Policy (BOP), Directors & Officers Liability, Employment Practice Liability, Fiduciary Liability, Crime, Employed Lawyers coverage
- Policy limits up to \$15,000,000

## 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"

## 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.

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*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.*