

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



Benefits of this Program

The Philadelphia Insurance Companies' program was created to meet the comprehensive needs of corporations exposed to Employment Practices Liability.

Key Benefits

- Flexible limit options available starting at \$500,000 and up to \$15,000,000
- Optional selection of counsel – Insured by choose defense counsel or tender the defense to the Underwriter
- Defense costs are in addition to the limit of liability for qualified applicants (coverage provided in the Business Advantage Pro Pak Elite endorsement)
- Most favorable venue wording for punitive, multiple or exemplary damages
- Defense costs coverage for claims seeking non-monetary relief
- Comprehensive 17 point definition of Employment Practice Act which includes violation of employment discrimination laws, retaliation, wrongful discipline, constructive discharge, sexual or workplace violence of any kind and more.....
- Broad definition of Individual Insured that includes leased employees
- Automatic Third Party Liability coverage
- Independent Contractors coverage available
- A triple aggregate retention feature available for eligible insureds
- Available sub-limit for defense of wage and hour claims
- Modified consent to settle (hammer) clause with a retention reduction incentive for the Insured's acceptance of the first settlement offer
- Broad definition of Claim includes: Arbitration, regulatory and administrative proceedings, EEOC and DOL investigations and requests to toll the statute of limitations
- Bilateral discovery (extended reporting period) for one, two, and three year terms
- Debtor in possession included as an Individual Insured
- Worldwide coverage territory and valuation clause
- Employment loss control services available via AGOSNET®
- The availability of important complementary coverages such as Directors & Officers Liability, Fiduciary Liability, Employed Lawyers Liability and Crime coverage

Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a crisis

Documents Required for Proposal

- Completed, signed, and dated application
- Latest annual CPA prepared financial statement (if the number of employees is greater than 250)
- Supplemental claim form, if applicable

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.



10 REASONS WHY

10 Reasons to Choose Philadelphia Insurance Companies for Employment Practices

1. Retentions as low as \$2,500 per Claim
2. Defense Costs are in addition to the Limit of Liability for eligible Insureds
3. Automatic Third Party EPL coverage
4. Employment loss control assistance available through AGOSNET®
5. Defense Cost coverage for non-monetary relief
6. Modified consent to settle (hammer) clause with a retention reduction incentive for the Insured's acceptance of the first settlement offer
7. Broad definition of Claim which includes: Arbitration, regulatory and administrative proceedings, EEOC and DOL investigations and requests to toll the statute of limitations
8. Bi-lateral discovery (tail) for one, two and three year terms
9. Most favorable venue wording for punitive, multiple or exemplary damages
10. The availability of important complementary coverage such as Directors & Officers Liability, Fiduciary Liability, Employed Lawyers Liability, and Crime coverage

Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: www.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: claimreport@phlyins.com
- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

- Phone: (877) 438-7459
E-mail: custserv@phlyins.com
- Direct Billed
 - Interest-Free Installments Are Available
 - MasterCard, Visa, Discover, AmEx, Electronic Checks



Employment Practices (Stand Alone)



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We'll Handle the Risk!®



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