

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.

Outfitters and Guides

Regional Offices

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



10 REASONS WHY™

10 Reasons to Choose Philadelphia Insurance Companies for Outfitters and Guides

1. One stop shopping for all your insurance needs. Property, Inland Marine, Crime, and General Liability coverage bundled into one convenient policy
2. Medical Payments typically included at \$5,000
3. Not only for hunting and fishing guides. Any guided activity is eligible – canoe or sea kayak tours, walking tours, dog sled tours, photography tours, snowmobile tours, eco-tours, hiking tours
4. Availability of coverage for hunting dogs in the insured's care, custody or control
5. Availability of coverage for subcontracted guides as additional insureds
6. No exclusions for tree stands or ATVs
7. Inland Marine coverage for equipment such as rods, guns, small boats, snowmobiles, cameras, saddles and tack
8. Coverage for watercraft liability and the waterborne exposure of your equipment available
9. Specialized loss control and risk management services from Taylor & Associates, Inc.
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

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

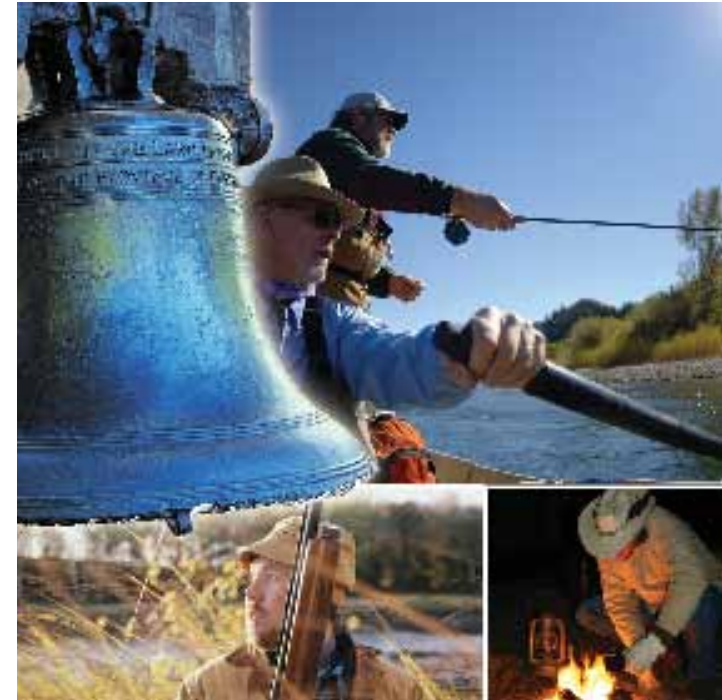
Addison, TX
(866) 246-5254
(972) 488-8530 Fax

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
- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

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



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

PHLY.com

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



Benefits of this Program

Philadelphia Insurance Companies' Outfitters and Guides program provides specially designed coverages and expertise to address the distinct exposures inherent to any guided activity. Whether you're a guide taking someone hunting, fishing, rafting, hiking, or out on an ATV or snowmobile tour, you need an insurance company that understands your industry. Our years of experience and specialization in the outdoor insurance industry allow us to provide stability in rates and coverage that the competition can't.

Key Benefits

General Liability

- Comprehensive General Liability – Available Limits:
 - \$1,000,000 each occurrence
 - \$2,000,000 or \$3,000,000 aggregate
- Damage to Premises Rented to You - \$100,000
- Medical Payments - \$5,000 (\$1,000 for hunting leases)
- Blanket Additional Insureds
- Available Coverage Options:
 - Hunting and Fishing Guides as Additional Insureds
 - Watercraft Liability
 - Dogs in the Insured's Care, Custody or Control
 - Most ISO Endorsements

Liquor Liability

- Limits to \$1,000,000/\$1,000,000 (in most states)

Property

- Elite Property Enhancement: Great Outdoors, including:
 - \$100,000 Business Income and Extra Expense
- Replacement Cost or Actual Cash Value Coverage
- Available Coverage Options:
 - Blanket Limits
 - Most ISO Endorsements

Umbrella/Excess Liability

- Large Excess Limits available

Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, ATVs, snowmobiles, tractors, sleighs
- Fine Arts, Electronic Data Processing, Valuable Papers

Crime and Fidelity

- Employee Theft
- Forgery or Alteration
- Theft, Disappearance and Destruction
- Guest Property

Automobile

- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans and buses used to transport guests
- Web-based Auto ID Card issuance
- Free online interactive defensive driver training course and examination

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

- On-site loss control available from Taylor & Associates, outdoor-safety.com
- Product specific web-based loss control solutions through LossControl.com
- 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 Outfitters and Guides application
- Completed ACORD applications
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Website information or brochure

GILLINGHAM & ASSOCIATES
a division of 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
- 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.