

## 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

### Ten Reasons to Choose Philadelphia Insurance Companies for Pest Control

1. Coverage provided on an admitted basis in most states
2. Blanket Additional Insured (As Required by Contract)
3. Exterminators Liability – Care, Custody and Control Coverage
4. Pollution Liability for transportation of pesticides
5. Fumigating Liability
6. Pollution Liability for Pesticides Application
7. Pest Inspection Damage Liability (No Reporting Limitation)
8. Lost Key Coverage
9. Umbrella/Excess Liability – limits up to \$15,000,000
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

## Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: [www.PHLY.com](http://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](mailto:claimreport@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 Are Available
  - MasterCard, Visa, Discover, AmEx, Electronic Checks

TOKIO  
MARINE  
GROUP

## Pest Control Services



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



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 specializes in the Pest Control industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. Coverage is provided on an admitted basis in most states. For all your Pest Control needs, visit our website at [www.phly.com](http://www.phly.com).

## Key Benefits

### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Premises Liability
- Personal Injury Liability
- Pollution Liability for storage of pesticides (No Reporting Limitation)
- Exterminators Liability – Care, Custody and Control Coverage
- Pollution Liability for transportation of pesticides
- Fumigating Liability
- Pollution Liability for Pesticide Application (No Reporting Limitation)
- Pest Inspection Damage Liability (No Reporting Limitation)
- Lost Key Coverage Endorsement
- Employee Benefits Liability available

### Property

- Building, Contents, Business Income, Crime, Boiler and Inland Marine and all Property coverages are available
- Special Causes of Loss coverage
- Elite Property Enhancement provides Personal Property of Others - \$10,000, Valuable Papers and Records - \$50,000, Accounts Receivable - \$25,000, Business Income and Extra Expense (including contingent) - \$100,000, Automatic External Defibrillators - \$5,000, EDP Equipment and Media - \$50,000, Off Premises Power Failure - \$25,000, Lock Replacement - \$1,000 and much more

### Umbrella/Excess Liability

- Limits up to \$15,000,000 available

### Automobile

- Owned auto
- Hired and non-owned auto

### Directors & Officers Liability

- Defense costs in addition to the Limit of Liability available
- Comprehensive 17 point definition of Employment Practice Act
- Most favorable venue wording for punitive, multiple or exemplary damages

### Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

### 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”

### Loss Control Services

- Product specific web-based loss control solutions through [www.losscontrol.com](http://www.losscontrol.com)
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

## Documents Required for Proposal

- Completed, signed, and dated PHLY Pest Control Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (4) prior years
- Brochures, advertising materials and website information

## 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.

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*Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Insurance Holding Company. Coverage(s) described may not be available in all states and certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not normally participate in state guaranty funds and insureds are therefore not afforded protection by such funds.*