

## 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™

### Ten Reasons to Choose Philadelphia Insurance Companies for Retail Gun Stores and Gunsmithing

1. Full liability limits for Gunsmithing operations including no exclusions or limitations for these operations
2. \$25,000 of Personal Property of Others coverage included in the Elite Property form
3. \$100,000 of Business Income and Extra Expense coverage as part of our Elite Property form
4. Property, Inland Marine, Crime, Automobile Liability and General Liability Coverage available packaged into one convenient policy
5. Medical Payments coverage of \$5,000 included on all policies
6. Coverage for Shooting Ranges, Guided Hunting and Fishing, Kayak/Canoe Rentals
7. Special Events coverage available for activities such as fishing contests, archery and hunting classes, trade shows, etc.
8. Professional Liability endorsement for Firearms Instructors
9. Additional complementary coverages available: Cyber Security, Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime
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: [PHLY.com](http://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

## Retail Gun Stores and Gunsmithing



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



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

[PHLY.com](http://PHLY.com)

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



## Benefits of this Program

Philadelphia Insurance Companies specializes in the Outdoor Recreation Industry including shooting ranges, retail gun shops and hunting operations. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. For all your outdoor recreation needs, visit our website at [PHLY.com](http://PHLY.com).

## Key Benefits

### General Liability

- Comprehensive General Liability - Limits of \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises Liability that also covers you at off premises events such as gun shows or trade shows
- Professional Liability endorsement for Firearms Instructors
- Medical payments coverage of \$5,000
- Special coverage is available for shooting ranges, special events, kayak/canoe rental and outfitting and guiding operations in addition to your retail store - all on one policy
- Damage to Premises Rented to You - \$100,000
- No sub-limit or exclusion for Gunsmithing operations

### Property

- Blanket limits with large in-house capacity
- Special Causes of Loss coverage on Buildings, Contents, Business Income and Extra Expense
- Agreed Value endorsement available with property appraisal
- \$25,000 of Personal Property of Others coverage as part of our Elite property form
- \$100,000 of Business Income and Extra Expense coverage as part of our Elite property form
- Inland Marine coverage floater developed for equipment such as guns, archery equipment, boats, trailers or property in transit

### Directors & Officers Liability

- Flexible limit options available starting at \$500,000
- Defense costs are in addition to the Limit(s) of Liability for qualified applicants
- Optional selection of counsel - Insured may choose defense counsel or tender the defense to the Underwriter

### Automobile

- Owned auto
- Hired and non-owned auto

### 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"

### Loss Control Services

- Product specific web-based loss control solutions through [LossControl.com](http://LossControl.com)
- Free online 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 Retail Gun Store and Gunsmithing application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Waiver of Liability
- Evidence of proper licenses (copy of FFL)
- Proof of insurance for sub-contracted operations including gunsmithing
- Resume of owner and business plan if in business less than 3 years
- 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 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 counterparty 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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. 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. | © 2007-2012 Philadelphia Insurance Companies, All Rights Reserved.*