



10 REASONS WHY

BUSINESS OWNERS POLICY

10 Reasons to Choose Philadelphia Insurance Companies for Business Owner Policy

1. Blanket waiver of subrogation: Insured can provide a waiver of subrogation prior to loss for any party
2. Insurance provision improved to primary provision wording instead of standard excess
3. Medical Payment coverage increased to \$10,000
4. Enhanced Outdoor Property coverage – 1,250 feet
5. Standard ISO 60 day limitation on business income and payroll expense coverage expanded to 365 days
6. Aggregate limit increased from \$2,000,000 to \$3,000,000
7. \$10,000 premises medical payment coverage
8. Blanket additional insured includes most clients, owners, lessors and landlords
9. Off-Premises property coverage \$10,000
10. \$2,500 criminal defense costs sub-limit for employees found not guilty of a crime while performing work duties

800.873.4552

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.

Automatically included on every account:

PHLY BELL ENDORSEMENT - PHLY Bell endorsement includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting 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 ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

