



PRODUCT HIGHLIGHTS

BUSINESS OWNERS POLICY

Benefits of this Program

The BOP program with Philadelphia Insurance Companies makes securing coverage easy, with one-stop shopping for professional and office coverage. Our Elite Enhancement provides for \$10,000 (per person) medical payments, a triple liability aggregate limit, and additional insureds on a blanket basis, among many other enhancements.

Key Benefits

General Liability

- Available Occurrence Limits: \$300,000, \$500,000, \$1,000,000
- Liability and Medical Expenses: Aggregate is three (3) times the occurrence limit
- Products/Completed Ops: Aggregate is same as the occurrence limit
- Tenants Fire Liability: \$50,000
- "Per Person" Medical Expense Limit: \$5,000

Optional Coverages

- EMPLOYED DISHONESTY - Coverage is available for dishonest or fraudulent acts of the insured's employees, at optional limits of \$5,000, \$10,000, \$25,000, \$50,000 or \$100,000 per occurrence
- MONEY AND SECURITIES - Coverage for money and securities is available. The limits of insurance apply to on-premises and off-premises exposures
- MECHANICAL BREAKDOWN - Coverage is available for boilers and pressure vessels and air conditioning units (capacity of at least 60,000 BTU) for sudden and accidental breakdown.
- OUTDOOR SIGNS - Coverage is available for outdoor signs which are the property of the insured or the property of others in the care, custody and control of the insured
- INTERIOR GLASS - Coverage is available for direct physical loss of or damage to items of glass that are permanently affixed to the interior walls, floors or ceilings of a covered building or structure

Documents Required for Proposal

- Completed, signed, and dated BOP ACORD form or PHLI application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years OR a signed and dated no loss letter on Company letterhead

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

For more information about our products and services please visit us at PHLY.com

800.873.4552

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. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.



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