



# PRODUCT HIGHLIGHTS

## BUSINESS AUTO FLEET

### Benefits of this Program

Philadelphia Insurance Companies business auto fleet policy is insurance uniquely designed to fulfill a wide range of special insurance needs for fleet operators. For all your business auto fleet needs, visit our website at [www.phly.com](http://www.phly.com).

### Key Benefits

#### Auto Liability

- \$1,000,000 Combined Single Limit
- Uninsured and Underinsured Motorist
- Personal Injury protection where required by law

#### Auto Physical Damage

- Comprehensive
- Collision

#### Automobile

- Owned automobiles
- Non-owned automobiles
- Hired automobiles
- Hired car physical damage including loss of use
- Zero deductible glass
- Single deductible on comprehensive physical damage (per occurrence)
- Lease Gap coverage
- Towing
- Electronic equipment
- Inland Marine coverage available

#### 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

### Document Required for Proposal

- Completed, signed, and dated PHLY Business Auto Fleet Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three prior years
- Copy of operations guidelines & safety manuals and MVRs

### 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 the Companies 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 all your business auto fleet needs,  
visit our website at [www.phly.com](http://www.phly.com)*

## 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.

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