



# 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 [PHLY.com](http://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 auto
- Non-owned auto
- Hired auto
- 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 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

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