



10 REASONS WHY

COVER-PRO SM

10 Reasons to Choose Philadelphia Insurance Companies for Cover-Pro SM

1. Customized Pro Pak endorsements to meet the unique coverage needs for many classes of business
2. Defense Costs in addition to the Limit of Liability for eligible risks
3. Modified consent to settle (hammer) clause (50/50)
4. "For" wording for the Bodily Injury and Property Damage exclusions
5. Full severability of the fraud and criminal acts exclusion for all Individual Insureds; fraud and criminal acts are defended until final adjudication regarding such alleged conduct
6. Punitive and exemplary damages coverage
7. Key coverage extensions available such as intellectual property and Network Security
8. Automatic coverage for newly created or acquired Subsidiaries (up to 15% of the Named Entity's annual revenue)
9. Automatic independent contractor coverage for Professional Services while acting on the Insured's behalf
10. Prior acts coverage is available to qualified applicants

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"

