



10 REASONS WHY™

COVER-PROSM

Ten Reasons to Choose Philadelphia Insurance Companies for Cover-ProSM

1. 24-48 hour turnaround time
2. Customized Pro Pak endorsements to meet the unique coverage needs for many classes of business
3. 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
4. Punitive and exemplary damages coverage
5. Key coverage extensions available such as Intellectual Property and Network Security
6. Automatic coverage for newly created or acquired subsidiaries (up to 15% of the Named Entity's annual revenue)
7. Automatic independent contractor coverage for Professional Services while acting on the Insured's behalf
8. Prior acts coverage is available to qualified applicants
9. Online credit card payment available
10. Open market structure

Automatically included on every account:

PHLY BELL ENDORSEMENT - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement.

CRISIS MANAGEMENT ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

800.873.4552

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