

Cover-Prosm

Choose the Right Carrier that understands and provides the coverages and limits unique to Miscellaneous Professional Liability	PHLY	Other Carrier(s)
<ul style="list-style-type: none"> A.M. Best rated A+ or better 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Choose the Right Liability Coverages / Limits		
<ul style="list-style-type: none"> Defense costs in addition to the limit of liability for eligible risks 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Automatic independent contractor coverage for Professional Services while acting on your behalf 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Personal Injury coverage 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Definition of Claim includes any request to toll the statute of limitations 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Modified hammer clause (50/50) 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Trial attendance coverage – up to \$250/day per Individual Insured to appear at trials and arbitration proceedings 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> “For” wording for the Bodily Injury and Property Damage exclusions 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Full severability for Individual Insureds 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Automatic coverage for newly created or acquired Subsidiaries (up to 15% of the Named Entity’s annual revenue) 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> The availability of important complementary coverage such as Businessowners Policy (BOP), Directors & Officers Liability, Employment Practice Liability, Fiduciary Liability, Crime, and Employed Lawyers Liability 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Spousal coverage includes Domestic Partner 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Intellectual property coverage available 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Punitive and exemplary damages 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Automatic runoff coverage for the remainder of the policy term in the event of Change in Control 		
<ul style="list-style-type: none"> Customized “Pro Pak” endorsements which address the unique needs of a variety of professional classes 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> \$10,000 disciplinary proceeding defense cost sub-limit per policy year 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> Worldwide territory – coverage applies to claims made on a worldwide basis 	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>



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<ul style="list-style-type: none"> ▪ <i>PHLY Bell Endorsement provides coverage for: Identity Theft Expenses, Terrorism Travel Reimbursement, Emergency Real Estate Consultation, Temporary Meeting Space expenses, Workplace Violence Counseling, Theft of Work Materials, Kidnap Ransom expenses, Key Individual Replacement expenses, and Crisis Management Expenses</i> 	<p>Yes <input checked="" type="checkbox"/></p>	<p>Yes <input type="checkbox"/> No <input type="checkbox"/></p>

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.