



# PRODUCT HIGHLIGHTS

## Cover-Pro <sup>SM</sup>

### Benefits of this Program

The Philadelphia Insurance Companies' Cover-Pro <sup>SM</sup> program provides errors and omissions coverage to a wide variety of professionals via endorsement to the base claims-made policy. Our underwriting staff tailors each policy to address the exposures unique to each class of business.

### Professions Eligible for Coverage

- Advertising Agency/Media Consultant\*
- Appraiser Personal/Business Property (non-real estate)\*
- Auctioneer
- Claim Adjuster
- Career Coach/Corporate Trainer\*
- Computer/Technology Consultant\*
- Court Reporting\*
- Data Processing
- Dog Groomer
- Employment/Temp Agency (Non-Medical)\*
- Energy Consultant\*
- ERISA/Pension Consultant
- Expert Witness
- Fundraising Consultant\*
- Genealogical Investigator\*
- Grant Coordinator\*
- Graphic Design
- Handwriting/Document Analyst\*
- Hotel/Motel Manager\*
- Human Resources Consultant\*
- Interior Design (Non-Structural)/Decorator\*
- Loss Control Consultant\*
- Management/Business Consultant\*
- Marketing Consultant\*
- Medical Billing
- Mortgage Broker\*
- Notary
- PEO (Professional Employee Organization)\*
- Printer\*
- Professional Organizer\*
- Project Manager (Non-Construction)\*
- Property Manager (Residential)\*
- Public Relations Consultant
- Recruiter
- Relocation Consultant\*
- Resume Service
- Retirement/Financial Planning
- Safety Consultant\*
- Stenographer/Close Captioner\*
- Technical Writer\*
- Telecommunications Consultant\*
- Ticket Broker\*
- Third Party Administrator (<\$3m Revenue)\*
- Transcriptionist\*
- Travel Agent/Tour Operator\*
- Trustee
- Tutor\*

AND MANY MORE CONSIDERED.....

\* SUPPLEMENT REQUIRED

### Key Benefits

- "For" wording for the Bodily Injury and Property Damage exclusions
- Automatic coverage for newly created or acquired Subsidiaries (up to 15% of the Named Entity's annual revenue)
- Personal Injury coverage
- Defense Costs are in addition to the Limit of Liability for eligible risks
- Policy allows for insured's consent to settlement
- Disciplinary proceeding defense costs limit of \$10,000 per Policy Period
- Defense afforded for groundless, false or fraudulent allegations
- Definition of a claim includes arbitration proceedings
- Automatic independent contractor coverage for Professional Services while acting on the Insured's behalf
- Full severability for innocent partners
- Free 60-day discovery clause
- Domestic Partner extension
- Loss assistance hotline – 2 free hours of legal consultation
- Prior acts coverage is available for qualified applicants
- Key coverage extensions available such as intellectual property and Network Security and Privacy Liability
- Availability of important complementary coverage such as Business Owners Policy (BOP), Directors & Officers Liability, Employment Practice Liability, Fiduciary Liability, Crime and Employed Lawyers coverage
- Policy limits up to \$15,000,000

### Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling 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

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# Cover-Pro<sup>SM</sup> - continued

## Crisis Management Enhancement Endorsement

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

## Documents Required for Proposal

- Completed, signed, and dated application
- Application supplement, if applicable (please refer to the above list for services which require a supplement)
- Statement of qualifications and resumes of all key personnel if the applicant is in operation < 3 years
- Brochure and promotional material
- Copy of formalized standard client contract
- Supplemental claim form, if applicable

## 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 more information about our products and services please visit us at [phly.com](http://phly.com)*

800.873.4552

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