



# 10 REASONS WHY™

## CRIME PROTECTION PLUS

### Ten Reasons to Choose Philadelphia Insurance Companies for Crime Protection Plus

1. Broad Employee Theft coverage including Clients Property, blanket ERISA Fidelity coverage; expanded definition of "Employee"
2. Computer and Funds Transfer Fraud coverage, including Data Reconstruction Expense sub-limit
3. Investigative Costs coverage – a \$25,000 sub-limit for expenses related to a covered Employee Theft and Client Coverage Loss
4. Personal accounts Credit Card Forgery coverage included (automatically included when the Forgery or Alteration Insuring Agreement is purchased)
5. Favorable Loss reporting threshold – Loss is reported when anticipated value is 25% or greater than the applicable deductible (Employee Theft and Client Coverage Insuring Agreement)
6. Prior dishonesty cancellation clause per employee subject to \$25,000 threshold
7. Automatic coverage for newly acquired entities – up to 25% of the Insured's total assets
8. Availability of Loss Sustained or Discovery based coverage
9. Third Party Fidelity coverage (off premises) available by endorsement
10. Money Orders and Counterfeit Currency coverage available

#### 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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