



# 10 REASONS WHY

## CRIME PROTECTION PLUS

### 10 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

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"

