



PRODUCT HIGHLIGHTS

CRIME PROTECTION PLUS

Benefits of this Program

Philadelphia Insurance Companies' Crime Protection Plus is both comprehensive and flexible, providing insureds with broad coverage and the ability to tailor coverage to meet their unique needs.

Class of Business

Target Classes

- Accountants
- Business Services
- Computer Consultants
- Employee Benefit Plans
- Foundations
- Management Consultants
- Manufacturers
- Messenger Services
- Municipalities
- Membership Organizations
- Non-Profit Organizations
- Printers
- Professional Offices
- Regional Utility Companies
- Retail
- Schools
- Social Services
- Wholesale Distributors
- Museums and Art Galleries
- **Many more classes considered – Contact us**

Prohibited Classes

- Armored Car Services
- Auctioneer
- Automobile Dealerships
- Banks and other Financial Institutions
- Casinos
- Check Cashing
- Colleges and Universities
- Jewelry Stores/Manufacturing
- Labor Unions
- Law Firms
- Mortgage Banker/Broker
- Pawn Shops
- Race Tracks
- Security Broker/Dealer
- Stockbrokers
- Transportation and/or Trucking Companies

Coverage Features

Employee Theft/Client Coverage

- No "manifest intent" language
- Broad definition of Employee- includes volunteers, leased employees, seasonal employees and student interns
- Blanket ERISA Fidelity coverage
- Investigative Costs coverage (\$25,000 sub-limit)
- Loss Reporting Threshold (25% of applicable deductible)
- Prior Dishonesty Cancellation Clause per employee threshold of \$25,000
- Coverage for Client's Property
- Third Party fidelity coverage available

Forgery or Alteration

- Automatic Credit Card Forgery coverage included
- Coverage is also provided for defense costs if the insured is sued for refusing to pay any instrument covered in this section

Inside the Premises

Outside the Premises

Money Orders or Counterfeit Paper Currency

Computer and Funds Transfer Fraud

Available Additional Coverage Features

- All coverage available on either a Loss Sustained or Discovery basis
- Data Reconstruction Expense coverage (\$50,000 sub-limit)

Third Party coverage

- Available third party coverage on a blanket or contract specific basis

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CRIME PROTECTION PLUS - *continued*

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

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
- Eligible risks include most commercial (non-financial institution) accounts, including both for-profit and non-profit
- Application available on-line (include Audited financial statements for limit requests of \$1 million or higher)
- Third party Application required if third party coverage is requested
- Supplement may be required depending upon class of business (see website list)

For more information about our products and services please visit us at phly.com

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Insurance Holding Company. Coverages(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.

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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



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