

Philadelphia Insurance Companies – A Leader in Crime Protection:

Put Your Crime Coverage to the Test!

Features	Crime Protection Plus	The Others?
The availability of six comprehensive Insuring Agreements – From Employee Theft to Computer and Funds Transfer Fraud?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic Credit Card Forgery coverage included (when the Forgery or Alteration Insuring Agreement is purchased)?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broad definition of “Employee” – Includes temporary, leased, seasonal employees; as well as Directors & Officers, Members of an LLC, Volunteers, Interns, Guest Students and Trustees?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The availability of Loss Sustained or Discovery based coverage?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Blanket ERISA Fidelity coverage for employee benefit plans?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Computer Fraud and Funds Transfer Fraud coverage?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Removal of “manifest intent” from the Employee Theft definition?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified inventory shortage exclusion – inventory records may be used in support of a loss?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage for Client’s Property, built into the form?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage for Counterfeit Paper Currency and Money Orders?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Limited automatic coverage for newly acquired entities?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Prior dishonesty threshold – Employee excluded only if such prior loss exceeds \$1,000?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide coverage?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Shareholder/owner theft exclusion limited to 25% ownership?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Can be purchased on stand alone basis, or as part of a D&O or professional liability package policy?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Availability of optional Third Party Fidelity coverage for eligible insureds?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Unique PHLI enhancements such as Terrorism Travel Reimbursement, Donation Assurance, limited Kidnap/Ransom coverage, Image Restoration and Workplace Violence Counseling?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
An admitted A.M. Best “A+” rated carrier with dedicated professional liability claim staff and expertise?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage applies for theft caused by “Employee” whether identifiable or not?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic coverage for newly acquired entities (up to 15% of Named Insured’s revenues and three year, loss free Employee Theft history)?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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.