

Philadelphia Insurance Companies has the answer for your Employment Practices Liability Insurance needs!

How does Philadelphia Insurance Companies' Private Company Protection Plus Insurance Policy (PI-PRD-2 09/02) with the new Business Advantage and Corporate Advantage Pro- Pak Elite endorsements (PI-PRD-72 & PI-PRD-73, respectively 04/06) compare to other forms in the marketplace?

Features – Does your EPLI carrier provide these benefits?	Philadelphia Insurance Companies – Private Company Protection Plus	The Others
The strength and staying power of an A.M. Best "A+" rated admitted carrier	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Third party EPL coverage automatically included	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Deductibles as low as \$2,500 per claim	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loss control assistance through AGOSnet®	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense costs coverage in addition to policy limits coverage available (for eligible Insureds)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Optional "duty to defend"— Insured may choose defense counsel, or tender the defense to the Underwriter	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Most favorable venue wording for punitive, multiple or exemplary damages	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense costs coverage for claims seeking non-monetary relief	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
"For" wording applied to the bodily injury / property damage exclusion	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified hammer clause – 75 / 25 – and a 25% retention reduction for Insured's acceptance of first settlement offer (when defense costs are provided within of the policy limits of liability)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broad definition of Claim which includes: arbitration, regulatory and administrative proceedings, EEOC and DOL investigations, and requests to toll the statute of limitations	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bilateral discovery (tail) for one, two and three year terms built into the policy form	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Debtor in possession included as an Insured	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide territory and valuation clause	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
A triple aggregate retention feature available for eligible Insureds	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The availability of important complementary coverage such as Directors & Officers Liability, Fiduciary Liability, Employed Lawyers Liability, and Commercial Crime coverage	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.