



EVALUATOR

EMPLOYMENT PRACTICES (STAND ALONE)

Choose the Right Carrier that understands and provides the coverages and limits unique to Employed Practices (Stand Alone)
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 and PI-PRD 73, respective 04/06) compare to other forms in the marketplace?

	Philadelphia Insurance Companies – Employment Practices (Stand Alone)	Other Carrier(s)
The strength and staying power of an A.M. Best "A++" rated admitted carrier	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Third party EPL coverage automatically included	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Deductibles as low as \$2,500 per claim	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loss control assistance through in2vate	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense Cost coverage in addition to policy limits coverage available (for eligible Insureds)	Yes <input checked="" 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"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Most favorable venue wording for punitive, multiple or exemplary damages	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense costs coverage for claims seeking non-monetary relief	Yes <input checked="" 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"/>	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 cost are provided within of the policy limits of liability)	Yes <input checked="" 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 statute of limitations.	Yes <input checked="" 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"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Debtor in possession included as an Insured	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide territory and valuation clause	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
A triple aggregate retention feature available for eligible Insureds	Yes <input checked="" 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, Cyber Security Liability, and Commercial Crime coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

800.873.4552

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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