



10 REASONS WHY™

EMPLOYED LAWYERS

Ten Reasons to Choose Philadelphia Insurance Employed Lawyers

1. Available for Privately Held, Non-Profit and Publicly Traded companies – separate forms utilized to reflect the unique nature of these accounts
2. Admitted policy form in most states
3. Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
4. Moonlighting and pro bono services covered without requiring prior company approval (for full time counsel)
5. Coverage provided for part-time and contracted counsel, and coverage extends to counsel's entire support staff, including paralegals, secretaries, legal assistants and notaries
6. Full limit of liability available for defense even when the insured organization or the shareholders sue the attorney
7. Choice of counsel – Insured may choose counsel subject to company approval
8. Full severability of the conduct exclusions
9. Full defense coverage for Sarbanes-Oxley §307 actions (for publicly traded companies)
10. Policy non-cancelable except for non-payment of premium

Automatically included on every account:

PHLY BELL ENDORSEMENT - Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement.

CRISIS MANAGEMENT ENDORSEMENT - \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

800.873.4552

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