



# 10 REASONS WHY™

## FLEXI PLUS FIVE

### Ten Reasons to Choose Philadelphia Insurance Companies for Flexi Plus Five

1. Five part form which includes Non-Profit Directors & Officers Liability, Employment Practice Liability (*including Third Party coverage*), Fiduciary Liability, Workplace Violence, and Internet Liability coverages
2. Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
3. Defense Costs are in addition to the Limit of Liability
4. Most favorable venue wording for punitive, multiple or exemplary damages
5. Full severability for Individual Insureds; expanded severability for the insured organization
6. Order of payments language with priority placed on indemnifying Individual Insureds first
7. Employment loss control services available via in2vate and access to our loss assistance hotline – 2 free hours of legal consultation
8. Modified consent to settle (hammer) clause – 50/50 with 10% retention reduction for Insured's acceptance of the first settlement offer
9. Excess Benefits Transaction Excise Tax coverage (\$10,000) and Emergency Medical Treatment and Active Labor Act coverage (\$100,000)
10. Personal & Advertising Injury coverage

#### 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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