

# 10 REASONS WHY

## FLEXI PLUS FIVE

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

1. Five part form: 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 AGOSNET® 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. Defense Costs for claims alleging breach of contract



*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.*

### *Automatically included on every account:*

PHLY BELL ENDORSEMENT - PHLY Bell endorsement includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

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

PHLY.com

