

The Leader in Non-Profit D&O

How does Flexi Plus Five Policy with the new Flexi Plus Five Pro- Pak Elite Enhancement endorsement and the new Bell Endorsement compare to other Non-Profit D&O forms in the marketplace?

Features	Philadelphia Insurance Companies – Flexi Plus Five	The Others
Defense Costs in Addition to the Limit of Liability	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Optional Duty to Defend Coverage – Insured chooses whether to select counsel and participate in the defense of a claim or tender defense to the carrier	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Punitive Damages coverage provided on a Most Favorable Venue basis	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Order of Payments language – priority placed on indemnifying Individual Insureds first	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fines and penalties coverage for Excess Benefit Transaction Excise Tax proceedings (up to \$10,000 per Individual Insured and up to \$100,000 per policy period)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Enhanced severability language and full Allocation of defense (when duty to defend option chosen)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Identity Theft Coverage – Covers the D&O's for up to \$5000 per policy year – no deductible applies	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fines and penalties resulting from a violation of the Emergency Medical Treatment and Active Labor Act (EMTALA), up to \$100,000	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
No Exclusion for Sexual Harassment, Discrimination and other allegations by Non-Insureds	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Severability of the Application for all Individual Insureds	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Emergency Real Estate Consulting fee reimbursement – up to \$5,000 for relocation due to unforeseeable destruction of the Insured's primary location – no deductible applies	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Kidnap Expense Coverage of \$50,000 of a D&O, spouse or domestic partner and Terrorism Travel Reimbursement of \$5,000 – no deductible applies	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Key individual Replacement – up to \$50,000 or ten times annual premium paid	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal and Advertising Injury Coverage	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified hammer clause (50/50) whether defense costs are within or outside the policy limits	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic acquisitions coverage for non-profit entities coming within Insured Organization's control during the policy period (up to 35% of assets)	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
A stable and innovative market, providing a full slate of complementary insurance products for the non-profit industry	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
24 Hour Turnaround Time on New Business quotes	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
An A+ Admitted Carrier with regional offices countrywide	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Swift, electronic delivery of Quotes, Policies and Endorsements	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Availability of important complementary coverages – such as Internet Liability, Workplace Violence and Fiduciary Coverage	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Additional Bell Endorsement Coverage enhancements: Temporary Meeting Space Reimbursement , Workplace Violence Counseling, Image Restoration and Counseling, Donation Assurance and Business Travel	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

For illustrative purposes only. All statements herein are subject to the provisions, exclusions, and conditions of the applicable policy and all endorsements. Please consult with your PIC representative for more information.