

## Insurance Buying Decisions for Home Health Care Coverage

Choose the Right Carrier that understands and provides the coverages and limits unique to the Home Health Care Product.	PHLY Product	Other Carrier(s)
<b>Choose the Right Insurer</b>		
▪ A.M. Best rating A+ or better	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
▪ Loss Control Services Nationwide	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
▪ Loss Assistance Hotline providing two free hours of consultative service per inquiry	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
▪ Claims Adjusters experienced and strategically based nationwide	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
▪ Driver Safety Training Online	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
▪ Flexible Interest Free Payment Terms	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Liability Coverage/Limits</b>		
• Comprehensive General Liability	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Premises Liability Coverage	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Personal Injury Liability	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Employee Benefits Liability	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Umbrella Coverage – up to \$15,000,000	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Unique coverages such as Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Consulting Fee, Temporary Meeting Space Reimbursement, Workplace Violence Counseling, Kidnap Expense, Key Individual Replacement Expenses, Image Restoration and Counseling, Donation Assurance, and Business Travel	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Abuse and Molestation coverage with separate limits of liability is available; separate and complete from the General Liability limits.	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Human Services Professional Liability Coverage	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Defense costs are in addition to the policy limits	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Property Coverage/Limits</b>		
• Blanket Property Limits with large in-house capacity	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• “Special Causes of Loss” coverage is available on Building, Contents, Loss of Income and Extra Expense	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Theft Coverage of Clients Property is available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Property Elite Endorsement is included which provides additional enhanced property coverages	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Equipment Breakdown coverage is available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Crime Coverage/Limits</b>		
• Theft, Disappearance and Destruction	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Employee Theft	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Forgery or Alteration	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Automobile Coverage/Limits</b>		
• Owned Automobiles	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Hired & Non-Owned Automobiles	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Hired Car Physical Damage	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>



<b>Choose the Right Loss Control Services</b>		
<ul style="list-style-type: none"> <li>• Full availability to our loss control resources with specialized service capabilities <a href="http://www.losscontrol.com">www.losscontrol.com</a></li> </ul>	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Innovative technology and easy access to Loss Control information and E-Brochure communication</li> </ul>	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Loss trend analysis capabilities focused on the customer's exposures</li> </ul>	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Proven loss ratio reduction risk management programs and techniques</li> </ul>	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>• Strong communication between customers, Agent and PHL Y LC personnel</li> </ul>	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

*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.*