



PRODUCT HIGHLIGHTS

PEST CONTROL

Benefits of this Program

Philadelphia Insurance Companies specializes in the Pest Control industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. Coverage is provided on an admitted basis in most states. For all your Pest Control needs, visit our website at www.phly.com.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Premises Liability
- Personal Injury Liability
- Blanket Additional Insureds (As Required by Contract)
- Exterminators Liability – Care, Custody and Control Coverage
- Pollution Liability for transportation of pesticides
- Fumigating Liability
- Pollution Liability for Pesticide Application
- Pest Inspection Damage Liability (No Reporting Limitation)
- Lost Key Coverage Endorsement
- Employee Benefits Liability available

Property

- Building, Contents, Business Income, Crime, Boiler and Inland Marine and all Property coverages are available
- Special Causes of Loss coverage
- Elite Property Enhancement provides Personal Property of Others - \$10,000, Valuable Papers and Records - \$50,000, Accounts Receivable - \$25,000, Business Income and Extra Expense (including contingent) - \$100,000, Automatic External Defibrillators - \$5,000, EDP Equipment and Media - \$50,000, Off Premises Power Failure - \$25,000, Lock Replacement - \$1,000 and much more

Umbrella/Excess Liability

- Limits up to \$15,000,000 available

Automobile

- Owned auto
- Hired and non-owned auto

Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

Directors & Officers Liability

- Defense costs in addition to the Limit of Liability available
- Comprehensive 17 point definition of Employment Practice Act
- Most favorable venue wording for punitive, multiple or exemplary damages

Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling 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 Enhancement Endorsement

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

Loss Control Services

- Product specific web-based loss control solutions through www.losscontrol.com
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed, and dated PHLY Pest Control Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (4) prior years
- Brochures, advertising materials and website information

Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

Payment Terms

- Interest-free installments available for accounts that generate at least \$2,000 in premium

For all your pest control insurance needs, please visit our website at www.phly.com

800.873.4552

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