



10 REASONS WHY™

PRIVATE COMPANY PROTECTION PLUS

Ten Reasons to Choose Philadelphia Insurance Companies for Private Company Protection Plus

1. Broad definition of Employment Practice Wrongful Act, including Third Party Liability coverage
2. Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter
3. Defense costs for non-monetary relief
4. Definition of Employee includes coverage for independent contractors
5. 25% retention reduction if the Insured agrees to the first settlement offer reached between the Claimant and Underwriter
6. Defense Costs in addition to the Limit of Liability for qualified applicants
7. Most favorable venue wording for punitive, multiple or exemplary damages
8. Final adjudication wording applies to fraud and personal profit exclusions
9. Full severability for Individual Insureds; enhanced for the Entity by naming the Executive Officers
10. Enhanced fiduciary liability coverage including HIPAA and IRS cap penalties

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

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2007-2011 Philadelphia Insurance Companies, All Rights Reserved.



PHLY.com

