

10 REASONS WHY

PRIVATE COMPANY PROTECTION PLUS

10 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 coverage for non-monetary relief and breach of contract claims
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
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



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