

Philadelphia Insurance Companies have the answer for your Private Company Directors and Officers Liability needs!

How does Philadelphia Insurance Companies' Private Company Protection Plus Insurance Policy (PI-PRD-2 09/02) with the new Business Advantage and Corporate Advantage Pro- Pak Elite endorsements (PI-PRD-72 & PI-PRD-73, respectively 04/06) compare to other forms in the marketplace?

Features	Philadelphia Insurance Companies – Private Company Protection Plus	The Others
The strength and staying power of an A.M. Best “A+” rated carrier?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense costs coverage in addition to policy limits coverage available (for eligible Insureds)?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Optional “duty to defend”— Insured may choose defense counsel, or tender the defense to the Underwriter?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Most favorable venue wording for punitive, multiple or exemplary damages?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Final adjudication wording applies to fraud and personal profit exclusions?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full severability for individual Directors and Officers available?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Removal of entity Anti-trust exclusion (for eligible Insureds)?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense costs coverage for claims seeking non-monetary relief?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
“For” wording applied to Bodily Injury/Property Damage exclusion?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified hammer clause – 50/50 – and a 10% retention reduction for Insured's acceptance of first settlement offer (when defense costs are provided within of the policy limits of liability)?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Multiple Insured vs. Insured carve-backs provided?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broad definition of Claim which includes: arbitration, regulatory and administrative proceedings, EEOC and DOL investigations, and requests to toll the statute of limitations?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Bilateral discovery (tail) for one, two and three year terms?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Debtor in possession included as an Insured?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide territory and valuation clause?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broadened ERISA Fiduciary coverage including HIPAA, IRS voluntary settlement fees, and managed care liability?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Is coverage provided for: Identity Theft Expenses, Terrorism Travel Reimbursement, Emergency Real Estate Consultation, Temporary Meeting Space expenses, Workplace Violence Counseling, Theft of Work Materials, Kidnap Ransom expenses and Key Individual Replacement expenses?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
A triple aggregate retention feature available for eligible insureds?	Yes <input checked="" type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The availability of important complementary coverage such as Crime and Fiduciary Liability?	Yes <input checked="" type="checkbox"/> No <input 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.