



# EVALUATOR

## Insurance Buying Decisions for The Guardian

*A total insurance solution for the Security Services Industry*

<b>Choose the Right Carrier that understands and provides the coverages and limits unique to Security Services.</b>	<b>PHLY Products</b>	<b>Other Carrier(s)</b>
<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"/>
• Clients are serviced by both our home office staff as well as our regional offices located throughout the country	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Expert "in-house" claims handling	<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"/>
• Errors & Omissions (Professional 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"/>
• Assault & Battery	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Coverage for use of Firearms	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Lost Key coverage	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Broad Form Property Damage	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• False Arrest	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Invasion of Privacy	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Malicious Prosecution	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Libel & Slander	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Wage Freeze endorsement available (freezes guard wages at a given level for premium computation purposes)	<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 coverage 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"/>
• Defense costs are in addition to the policy limits	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• The availability of important complementary coverage such as Directors & Officers Liability, Employment Practice Liability, Fiduciary Liability, and Crime	<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"/>
• All Risk on Building, Contents, Loss of Income and Extra Expense	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Glass Coverage – included in Building Limit	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Ordinance or Law – loss to undamaged portion – within the building limit, cost of Demolition and Increased Cost of Construction provided at \$250,000 limit and can be increased	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

# THE GUARDIAN - EVALUATOR - *continued*

Choose the Right Carrier that understands and provides the coverages and limits unique to Security Services	PHLY Product	Other Carrier(s)
<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"/>
• Employees as Insured coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Rental Reimbursement	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Loss Control Services</b>		
• Full availability to our loss control resources with specialized service capabilities <a href="http://www.losscontrol.com">www.losscontrol.com</a>	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Innovative technology and easy access to Loss Control information and E-Brochure communication	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Free vehicle decal program available to help reduce auto claim frequency	<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"/>
• 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"/>
• Loss trend analysis capabilities focused on the customer's exposures	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

For more information about our products and services please visit us at [PHLY.com](http://PHLY.com).

800.873.4552

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