



# PRODUCT HIGHLIGHTS

## “THE GUARDIAN” (SECURITY SERVICES)

### Benefits of this Program

Philadelphia Insurance Companies specializes in the Security Services 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

### Key Benefits

#### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Premises Liability
- Errors & Omissions (Professional Liability) coverage included within the General Liability
- Personal Injury Liability
- Employee Benefits Liability
- Broad Form Property Damage
- Assault & Battery
- Lost Key coverage
- False Arrest coverage
- Invasion of Privacy
- Malicious Prosecution
- Libel & Slander
- Wage Freeze endorsement available (freezes guard wages at a given level for premium computation purposes)

#### Property

- Building, Contents, Business Income, Crime, Boiler, 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 - \$100,000, EDP Equipment and Media - \$50,000, Off Premises Power Failure - \$25,000, Lock Replacement - \$1,000, and much more

#### Umbrella/Excess Liability

- Large Excess Limits available

#### Automobile

- Hired and non-owned auto
- Owned auto

#### Crime and Fidelity

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

#### 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, 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 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 LossControl.com
- Free online 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 PHL Y Security Services Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years
- Brochures, advertising materials and website information
- Copy of Service Agreements/Contracts

#### 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 PHL Y 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

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.



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