



10 REASONS WHY™

AFFINITY PRO PORTFOLIO

Ten Reasons to Choose Philadelphia Insurance Companies for Affinity Pro Portfolio

1. Anti-trust defense coverage
2. Broad coverage for association professional services – Including, but not limited to, education and training; referral services and establishment of vendor lists; negotiating group insurance plans; event planning; advocacy and lobbying
3. Independent Contractor coverage included - extends to professional association management firm or other outside party retained by the insured Organization
4. No copyright or trademark exclusion
5. Expanded definition of Individual Insured includes an association member acting at the direction of the board of directors, on behalf of the association
6. Fiduciary Liability coverage includes the association's liability for their employees' participation in multiple employer trusts
7. Network Security coverage – financial loss as a result of theft of customer data via the insured Organization's computer network
8. Comprehensive Third Party employment practices coverage
9. Peer Review coverage
10. Personal Injury and Advertising Liability coverage

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

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