



## Affinity Pro Portfolio

### Insurance Buying Decisions for Trade Associations

Choose the right carrier who understands the unique needs of your organization	PHLY	Other Carrier(s)
<b>Coverage Features</b>		
<ul style="list-style-type: none"> <li>A comprehensive suite of nine coverages designed to meet the needs of trade associations including Management and Professional Liability, Crime, Businessowners (BOP) and Special Events</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>The availability of defense costs coverage in addition to the policy Limit of Liability</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Modified (50/50) consent to settle (hammer) clause</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Optional duty to defend (Flexi Plus Five D&amp;O) affords insured participation in claim defense and counsel selection</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>PHLY Bell coverages include: 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</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Directors &amp; Officers Liability Coverage</b>		
<ul style="list-style-type: none"> <li>Expanded definitions of Insured including independent contractors acting on behalf of the board of directors</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Punitive damages coverage on a most favorable venue basis</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Order of payments – indemnifies Individual Insureds first</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Anti-trust and peer review coverage</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Policy does not exclude coverage for personal and advertising injury coverage, including infringement of copyright or trademark</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Full severability of all exclusions for Individual Insureds</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Employment Practice Liability Coverage</b>		
<ul style="list-style-type: none"> <li>EPL limits can be shared or purchased as a separate limit</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Broad 17 point definition of Employment Practice Act</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Mental anguish and emotional distress coverage carve-backs</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Broad definition of Individual Insured includes leased employees</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Broad Third Party liability definition includes any natural person who is not an Insured Individual</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Fiduciary Liability Coverage</b>		
<ul style="list-style-type: none"> <li>Coverage available for sole sponsored pension benefit and welfare plans, as defined by ERISA</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>Coverage includes the association's liability for their employees' participation in multiple employer trusts</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>HIPAA coverage</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<ul style="list-style-type: none"> <li>ERISA Sections 502(l) and (i) fines and penalties coverage</li> </ul>	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>



Choose the right carrier who understands the unique needs of your organization	PHLY	Other Carrier(s)
<b>Choose the Right Workplace Violence Liability Coverage</b>		
• Workplace Violence Act Includes actual or alleged intentional and unlawful use of, or threat to use, deadly force with intent to cause harm	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Mental anguish and emotional distress coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Damages include Business Interruption Expense and Public Image Restoration Expense	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Internet Liability Coverage</b>		
• Internet Liability Act includes: libel, slander, oral or written publication of defamatory or disparaging material	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Network Security coverage – financial loss as a result of theft of customer data via the insured organization’s computer network	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Crime Coverage</b>		
• Coverage available on a loss sustained or discovery basis	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Employee Theft (Blanket Fidelity)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Forgery or Alteration	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Theft, disappearance and destruction of money, securities and other property	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Money orders & counterfeit currency	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Computer & Funds Transfer Fraud	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Clients property coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Third party fidelity coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Businessowners (BOP) Coverage</b>		
• Liability and Medical expenses: Aggregate is (3) times the occurrence limit	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Products / Completed Ops: aggregate is the same as the occurrence limit	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Tenants fire liability: \$50,000	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• “Per Person “ medical expense limit: \$10,000	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Special Events Coverage</b>		
• Automatic additional insured coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
• Most quotes provided within 24 hours	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Carrier</b>		
• Philadelphia Insurance Companies is rated A+ (Superior) by A.M. Best and coverage is written on an admitted basis	Yes <input checked="" 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.*