



# PRODUCT HIGHLIGHTS

## AFFINITY PRO PORTFOLIO

### Benefits of this Program

Affinity Pro Portfolio is a comprehensive suite of nine coverages designed to meet the needs of trade associations as defined under IRS code 501(c) 6. Coverage includes: Directors & Officers Liability \*Employment Practices Liability \*Fiduciary Liability \*Workplace Violence \*Internet Liability (including Network Security coverage) \*Crime \*Association Professional Liability \*Businessowners Policy (BOP) \*Special Events.

### Key Benefits

- Defense Costs are in addition to the Limit of Liability for eligible risks
- Broad Pro Pak enhancements specifically tailored for trade associations

### Directors & Officers Liability

- Broad definition of Insured includes members, committees and volunteers; coverage for eligible chapters; as well as coverage for outside consultants and association managers acting on behalf of the board of directors
- No copyright or trademark exclusion
- Coverage for Excess Benefit Transaction Excise Tax (\$10,000 sub-limit)
- Full severability for Individual Insureds; expanded severability for the insured Organization
- Peer Review coverage
- Professional Liability coverage includes education, referral services, consulting to third parties, negotiation of group insurance programs and event planning
- Anti-trust coverage

### Employment Practices Liability

- Third Party Discrimination and Sexual Harassment coverage
- Comprehensive 17 point definition of Employment Practice Act
- EPL Limits can be shared with the Directors & Officers Liability coverage or purchased separately
- Mental anguish and emotional distress coverage carve-backs
- Broad definition of Individual Insured includes leased employees

### Fiduciary Liability

- Coverage available for sole sponsored pension benefit and welfare plans, as defined by ERISA
- ERISA Section 502(i) and 502(l) fines and penalties coverage
- Coverage for the association's liability for their employees' participation in multiple employer trusts
- Omnibus welfare plan coverage

### Workplace Violence Coverage

- Workplace Violence Act includes actual or alleged intentional and unlawful use of, or threat to use, deadly force with intent to cause harm
- Damages include Business Interruption Expense and Public Image Restoration Expense

### Internet Liability Coverage

- Internet Liability Act includes: libel, slander, oral or written publication of defamatory or disparaging material
- Network Security coverage – financial loss as a result of theft of customer data via the insured organization's computer network

### Crime and Fidelity

- Coverage available on a loss sustained or discovery basis
- Seven comprehensive Crime coverages available including Employee Theft and Funds Transfer Fraud
- Third Party Fidelity coverage available
- Volunteers included within definition of Employee
- Blanket ERISA Fidelity Bond coverage
- Investigative Costs coverage available

### Business Owners Policy

- Liability and Medical expenses: Aggregate is (3) three times the occurrence limit
- Tenants Fire Liability: \$50,000
- "Per Person" medical expense limit: \$10,000

### Special Events Coverage

- Automatic additional insured coverage available
- Most quotes provided within 24 hours

### Bell Endorsement

- Includes \$25,000 limits each for Identity Theft Expense, Terrorism Travel Reimbursement, Emergency Real Estate Counseling Fee, Temporary Meeting Space Reimbursement, Image Restoration and Counseling, Donation Assurance, Business Travel and \$50,000 limits each for Kidnap Expense and Key Individual Replacement Expenses

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# AFFINITY PRO PORTFOLIO - *continued*

## Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

## Documents Required for Proposal

- Completed, signed, and dated application
- Latest annual audited financial statement or 990 tax form
- Supplemental claim form, if applicable
- Form 5500 (if fiduciary liability coverage is requested)

## 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 the Companies 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

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