



10 REASONS WHY™

COLORADO MORTGAGE BROKERS

10 Reasons to Choose Philadelphia Insurance Companies for Colorado Mortgage Brokers

1. Policy form designed to specifically meet the insurance requirements set by the Colorado Division of Real Estate
2. Coverage available through any insurance agent or broker appointed with PHLI
3. Carrier strength and history with the program. Only AM Best A++ XIV admitted market to focus on the CO Mortgage Broker Product
4. Proven claims handling experience since inception of the program
5. Coverage for supplementary payments (up to \$5,000) for Insureds' appearance at any trial, hearing or arbitration proceeding
6. Damages include punitive or exemplary damages where insurable
7. Final adjudication language for the personal conduct exclusions
8. Consent to settle clause at a 50/50 standard
9. On-line, over-the-phone or through the mail bill pay capabilities
10. PHLI Bell endorsement provides coverage for Identity Theft Expenses, Terrorism Travel Reimbursement, Emergency Real Estate Consultation, Temporary Meeting Space Expenses, Workplace Violence Counseling, Theft of Work Materials, Kidnap Ransom Expenses, Key Individual Replacement Expenses, and Crisis Management Expenses

Automatically included on every account:

PHLI 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

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. © 2007-2012 Philadelphia Insurance Companies, All Rights Reserved.



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