



10 REASONS WHY™

CONSULTING FORESTERS

10 Reasons to Choose Philadelphia Insurance Companies for Consulting Foresters

1. Program provides coverage and service specifically designed to meet the unique needs of consulting foresters
2. Program is written on a master policy that renews on July 1st. The master policy format allows the ACF to negotiate preferred rates with the collective buying power of their membership and for simplified administration with a common renewal date
3. Program is endorsed by the Association of Consulting Foresters (ACF) and preferred pricing is available to those consulting foresters who are active members of the ACF
4. Provides Occurrence coverage for General Liability
5. Foresters Professional Liability coverage endorsement for Errors & Omissions, expanded form also provides coverage for appraisal Errors & Omissions
6. Hired and Non-owned Auto Liability available
7. Includes coverage for prescribed or controlled burning
8. Includes coverage for smoke drift or chemical drift
9. Each insured selects the limits of insurance suitable to their individual needs. Each limit is separate from the other foresters participating in the program and is only affected by claims paid under your individual policy
10. Separate coverage available for property, inland marine, fleet automobile and Large Excess Limits available

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, 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"

**GILLINGHAM
& ASSOCIATES**
a division of Philadelphia Insurance Companies

800.395.8075

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