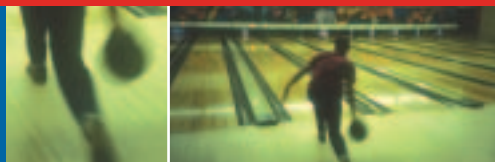


Focus on the things that matter. *We'll handle the risk.*



Program Details

Philadelphia Insurance Companies specializes in the Bowling Center Industry, we understand how to provide broad-form insurance coverage for bowling centers across the United States. Each policy can be custom tailored by choosing comprehensive general liability limits up to \$1,000,000, employee benefits liability and much more.

Some of the other coverage features also available are noted below:

Liability

- Premise Liability
- Personal Injury Liability
- Employee Benefits Liability
- Coverage available for snack bars, restaurants and lounges
- Umbrella Limits – up to \$10,000,000
- Liquor Liability

LOSS CONTROL SERVICES

Phone: (800) 873-4552

- Risk Management Advice from Law Firms
- Loss Assistance Hotline
- Incident Report Forms
- Driver Safety Training Seminars

CLAIMS REPORTING

Phone: (800) 765-9749

Fax: (800) 685-9238

E-mail: claimreport@phyins.com

- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

- Direct Billed
- Interest Free-Installments are available
- Acceptable Credit Cards: MasterCard, Visa, Discover, AmEx

Property

- Blanket Limits with large in house capacity
- All-risk on building, contents, loss of income and extra expense
- Business income/Extra expense – \$100,000
- EDP Equipment – \$50,000
- Property of Others – \$10,000

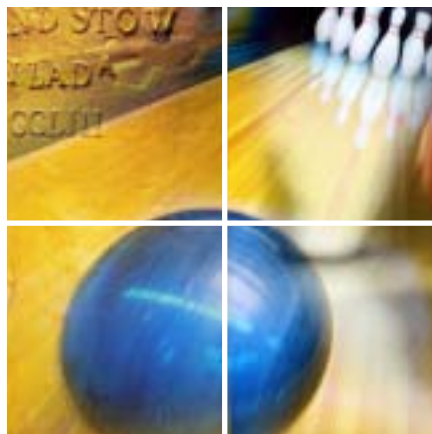
Automobile

- Owned Automobile
- Non-owned automobile exposure

Crime & Fidelity

- Employee Dishonesty – \$25,000
- Theft, Disappearance and Destruction – \$10,000

Philadelphia Insurance Companies is committed to providing Bowling Centers with a quality comprehensive General Liability policy. Our underwriting expertise enables us to offer a wide variety of coverage protecting your premises, employees, and special events. Get more of the coverage, service, and security you need to succeed in today's competitive arena.



PHILADELPHIA INSURANCE COMPANIES

Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the company became a public Corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has four underwriting divisions:

- Commercial Multi-Peril
- Specialty Property Inland Marine
- Specialty Lines / Professional Liability
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships and differentiated coverage features designed to provide a win/win relationship with our customers.

NASDAQ: PHLY

A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an "A+" (Superior) rating.

Ward's

Nationally recognized as a member of Ward's Top 50 Benchmark group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance and consistently favorable underwriting results.

Forbes Magazine

Forbes Magazine has consistently recognized Philadelphia Insurance Companies as one of the 200 Best Small Companies in America. The criteria for this annual award by Forbes is consistent growth, profitability and return on equity.

For more information regarding other products or to download forms and applications, please visit our web site at: www.phly.com

Regional Offices 2004

Bowling Center Coverage

Ten Reasons Why Philadelphia Insurance Bowling Industry

1. A+ rated carrier providing excellent security.
2. Loss Control Services are available.
3. Claim service from a company that knows how to handle sport related claims
4. Underwriters that understand Bowling Centers
5. Liquor liability coverage available
6. Special events coverage available
7. Coverage available for game rooms
8. Coverage provided for snack bars, restaurants and lounges
9. Inland marine coverage available to protect trophies and collectables
10. Coverage provided for pro shops

Corporate Office

One Bala Plaza, Suite 100
Bala Cynwyd, PA 19004
(800) 873-4552
(610) 617-7940 Fax

Sunbelt Region

27101 & 27201 Puerta Real
Suite 200
Mission Viejo, CA 92691
(800) 994-4121
(949) 582-1425 Fax

Western Region

2901 Douglas Blvd., Suite 150
Roseville, CA 95661
(800) 846-9484
(866) 458-7695 Fax

Rocky Mountain Region

Northeast Professional Bldg.
8500 W. Bowles Ave. #310
Littleton, CO 80123
(866) 608-5898
(303) 978-1012 Fax

Southeast Region

220 E. Central Parkway,
Suite 2070
Altamonte Springs, FL 32701
(877) 672-7945
(877) 846-4830 Fax

North Central Region

1220 Bond Street, Suite 100
Naperville, IL 60563
(800) 547-9967
(630) 428-9639 Fax

Northeast Region

50 Oliver Street
North Easton, MA 02356
(888) 292-3881
(877) 748-1162 Fax

For more information regarding other products or to download forms and applications, please visit our web site at: www.phly.com.

Central Region

20201 E. Jackson Drive,
Suite 470
Independence, MO 64057
(877) 439-7459
(866) 823-1864 Fax

Metro Region

IBIS Plaza
3525 Quakerbridge Road,
Suite 910
Hamilton, NJ 08619
(866) 586-6122
(866) 879-4284 Fax

Ohio Valley Region

3492 Snouffer Road, Suite 100
Columbus, OH 43235
(877) 521-8234
(614) 799-8184 Fax

Northwest Region

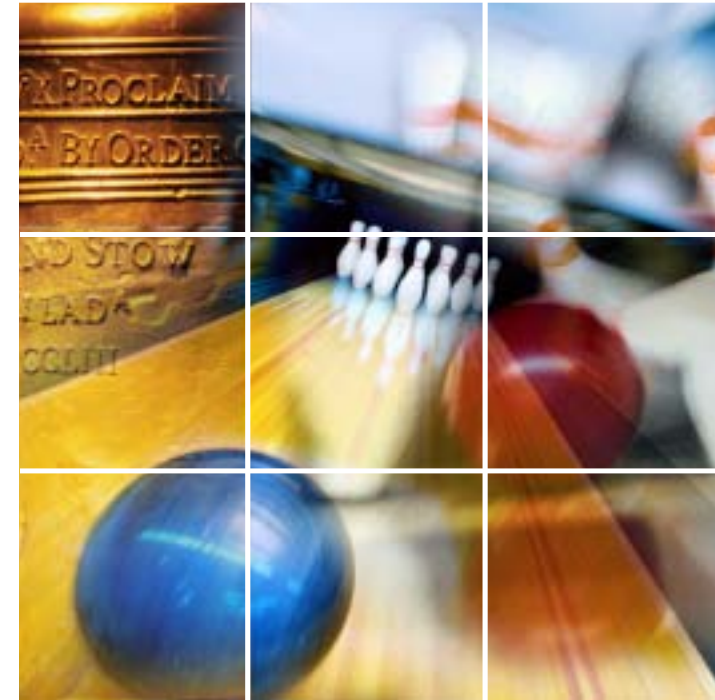
18765 S.W. Boones Ferry Rd.,
Suite 300
Tualatin, OR 97062
(800) 669-9497
(503) 692-0321 Fax

Mid-Atlantic Region

801 E. Park Drive, Suite 102
Harrisburg, PA 17111
(877) 562-2342
(717) 558-7541 Fax

Southwest Region

3939 Belt Line Road, Suite 650
Addison, TX 75001
(866) 246-5254
(972) 488-8530 Fax



Focus on the things that matter.
We'll handle the risk.

CORPORATE PHILOSOPHY

Philadelphia Insurance Companies is a company of motivated people committed to professional products and services to its customers and a partnership with its employees. Our philosophy is to have constancy of purpose, maintain a high degree of motivation, and be goal oriented.



PHILADELPHIA INSURANCE COMPANIES