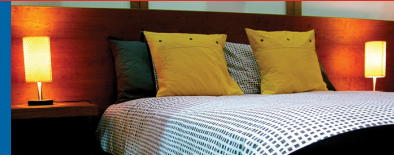




Focus on the things that matter.
We'll handle the risk.



Program Details

Philadelphia Insurance Companies' Hotel Program is insurance uniquely designed to fulfill a wide variety of special insurance needs for the Hotel Industry. Each policy is custom tailored to address each insured's unique exposure. Customize your policy by choosing from various limits of Comprehensive General Liability up to limits of \$3,000,000 in aggregate.

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

Property:

- One of the broadest coverage property forms in the market
- Blanket limits with large in-house capacity
- Able to combine crime, boiler and all property coverages under one policy
- Automatic coverages, including, but not limited to: arson reward; contract penalty clause; excavation and landscaping; fire, sprinkler or burglar alarm upgrade; new construction; accounts receivable

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@phlyins.com

- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

Phone: (877) 438-7459

E-mail: custserv@phlyins.com

- Direct Billed
- Interest-Free Installments Are Available
- MasterCard, Visa, Discover, AmEx

- No separate form needed for computer property, this is included under the personal property limit
- Ordinance and Law – loss to undamaged portion – within the building limit

Liability:

- Comprehensive general liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate
- Premises liability
- Personal injury liability
- Employee benefits liability
- Liquor liability coverage available
- Umbrella limits – up to \$10,000,000
- Aggregate per location limits available

Automobile:

- Owned automobiles including airport shuttle vehicles
- Non-owned automobile exposures
- Hired automobiles

Crime and Fidelity:

- Money and securities
- Money orders and counterfeit paper currency
- Employee dishonesty

Documents Required for Proposal

- Completed ACORD applications
- Philadelphia Insurance Companies supplemental hotel application
- Currently valued loss runs for current year plus last three terms
- For locations over 20 years old, we require detailed update information for plumbing, electrical, heating, and roofing
- Copy of most recent franchise inspection (if available)

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.

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 three underwriting divisions:

- Commercial Lines
- Specialty Lines
- 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: PHLI

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.

CORPORATE PHILOSOPHY

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholders. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.



Ten Reasons to Choose Philadelphia Insurance for Hotel Coverage

1. **A+ Rated Carrier providing excellent security**
2. **One of the broadest Property Enhancement forms in the industry. This includes but is not limited to: property off premises, fire department service charge, food spoilage, valuable papers, accounts receivable, debris removal, sewer and drain back-up, ordinance of law**
3. **Blanket limits with agreed value (no coinsurance) available**
4. **Garage keeper's liability available**
5. **Liquor liability coverage available in most states**
6. **Underwriting and claim department personnel who specialize in the hotel business**
7. **Automobile coverage available for hotel passenger vans**
8. **Multi-state capability (with exception of Louisiana)**
9. **Loss control services available**
10. **Interest-free monthly installments**

Regional Offices

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

Hotels

Corporate Office

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

Central Region

20201 E. Jackson Drive
Suite 400
Independence, MO 64057
(877) 439-7459
(866) 823-1864 Fax

Florida Region

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

Metro Region

1009 Lenox Drive
Suite 107
Lawrenceville, NJ 08648
(866) 586-6122
(866) 879-4284 Fax

Mid-Atlantic Region

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

North Central Region

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

Northeast Region

100 Technology Center Drive
Suite 2B
Stoughton, MA 02072
(888) 292-3881
(877) 748-1162 Fax

Northwest Region

7455 SW Bridgeport Road Suite 210
Tigard, OR 97224
(800) 669-9497
(800) 364-6809 Fax

Ohio Valley Region

545 Metro Place South
Suite 201
Dublin, OH 43017
(877) 521-8234
(866) 890-2509 Fax

Rocky Mountain Region

10822 West Toller Drive
Suite 120
Littleton, CO 80127
(866) 608-5898
(303) 200-5341 Fax

Southeast Region

Two TownPark Commons
175 TownPark Drive
Suite 170
Kennesaw, GA 30144
(800) 303-1728
(770) 218-0600 Fax

Southwest Region

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

Sunbelt Region

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

Western Region

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



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



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INSURANCE COMPANIES

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