



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



## Program Details

This policy is a comprehensive liability solution for small to mid-sized privately held organizations. With the new Corporate Advantage and Business Advantage Pro-Pak Elite endorsements, privately held companies can secure even broader coverage for today's management liability exposures.

The following products are available as a package or on a stand-alone basis:

### Directors and Officers Liability Highlights

- Full severability of application and exclusion for Individual Insureds
- Foreign equivalents language
- Former Director or Officer carve-back to the Insured vs. Insured exclusion
- Defense costs coverage for breach of contract claims
- Order of payments coverage protects Individual Insureds first
- IPO exclusion with carve-back for failure to undertake or complete offering
- Insured includes board of managers (LLC)
- Outside Directorship Liability—automatic coverage for 501(c)(3) organizations

### Employment Practices Liability Highlights

- Third-Party coverage built into form
- Broad definition of Employment Practice Acts
- Defense cost for breach of employment contract
- Mental anguish or emotional distress exclusions do not apply
- Coverage for Leased employees, excess of indemnification and other insurance
- Retaliation defined and carved-back on exclusions
- Available coverage for Independent Contractors

### Fiduciary Liability Highlights

- Broad ERISA coverage
- Coverage for fines and penalties under HIPAA
- Managed Care Liability sub-limit
- Coverage for Section 502(l) and Section 502(i) fines and penalties

### Available Limits

Limits of \$500,000--\$10,000,000

### Crime Protection Plus Highlights

- The availability of six comprehensive Insuring Agreements- From Employee Theft to Computer and Funds Transfer Fraud
- Broad definition of "Employee" - Includes Temporary, Leased, Seasonal Employees; as well as Directors & Officers, Members of an LLC, Volunteers, Interns, Guest Students and Trustees

### Employed Lawyers Protection Plus

- Broad Coverage for in-house counsel
- Covers moonlighting and pro-bono services
- Coverage extends to entire legal staff

### Documents Required for Proposal

- Current, completed application
- Latest financial statement if D&O Coverage sought or EPLI monoline with more than 250 employees
- Complete loss history for the past five years
- Employee handbook, if applicable
- Forms 5500 and plan financial statements, if fiduciary liability coverage is sought
- Additional information may be required after initial underwriting review

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 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.



### 10 Reasons to Choose Philadelphia Insurance for Private Company Protection Plus

1. **Defense costs coverage in addition to policy limits – available for eligible insureds**
2. **Optional “duty to defend” – insured can choose defense counsel, or tender the defense to the Underwriter**
3. **Most favorable venue wording for punitive, multiple, or exemplary damages**
4. **Final adjudication wording applies to fraud and personal profit exclusions**
5. **Anti-trust exclusion for eligible insureds**
6. **Defense cost for non-monetary relief**
7. **Multiple insured vs. insured carve-backs**
8. **Modified Hammer Clause—75% less and 10% retention reduction for first settlement (except when defense cost outside the limits coverage is provided)**
9. **Bilateral tail for one, two and three year terms**
10. **Worldwide territory and valuation clause**



**PHILADELPHIA**  
INSURANCE COMPANIES

## Regional Offices

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

### Corporate Office

Bala Cynwyd, PA  
(800) 873-4552  
(610) 617-7940 Fax

### Central Region

Independence, MO  
(877) 439-7459  
(866) 823-1864 Fax

### Florida Region

Altamonte Springs, FL  
(877) 672-7945  
(877) 846-4830 Fax

### Metro Region

Lawrenceville, NJ  
(866) 586-6122  
609-512-3141 Fax

### Mid-Atlantic Region

Harrisburg, PA  
(877) 562-2342  
(717) 558-7541 Fax

### North Central Region

Naperville, IL  
(800) 547-9967  
(630) 428-9639 Fax

### Northeast Region

Stoughton, MA  
(888) 292-3881  
(877) 748-1162 Fax

### Northwest Region

Tigard, OR  
(800) 669-9497  
(800) 364-6809 Fax

### Ohio Valley Region

Dublin, OH  
(877) 521-8234  
(866) 890-2509 Fax

### Rocky Mountain Region

Littleton, CO  
(866) 608-5898  
(303) 200-5341 Fax

### Southeast Region

Kennesaw, GA  
(800) 303-1728  
(770) 218-0600 Fax

### Southwest Region

Addison, TX  
(866) 246-5254  
(972) 488-8530 Fax

### Sunbelt Region

Mission Viejo, CA  
(800) 994-4121  
(949) 582-1425 Fax

### Western Region

Roseville, CA  
(800) 846-9484  
(866) 458-7695 Fax



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### LOSS CONTROL SERVICES

- Phone: (800) 873-4552**
- Risk Management Advice from Law Firms
  - Loss Assistance Helpline
  - Incident Report Forms

### CLAIMS REPORTING

**Phone: (800) 765-9749**  
**Fax: (800) 685-9238**  
**E-mail: [claimreport@phlyins.com](mailto:claimreport@phlyins.com)**

- Gather Facts, Mitigate Loss, Inventory Damage

### PAYMENT OPTIONS

**Phone: (877) 438-7459**  
**E-mail: [custserv@phlyins.com](mailto:custserv@phlyins.com)**

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



**PHILADELPHIA**  
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[WWW.PHLY.COM](http://WWW.PHLY.COM)