



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



## Program Details

Our Professional Liability for Specified Professions policy is designed to serve a variety of professions including Computer Consultants, Management Consultants, Travel Agents, and many more.

The policy is intended to address the exposures resulting from negligent acts, errors or omissions, and if endorsed, personal injury. Our professional liability policy is competitively priced and also fills the coverage gap created by general liability. It should be noted that our policy creates credibility with potential clients as evidenced by the qualifications necessary to obtain professional liability coverage.

## Coverage Features

- Arbitration proceedings are included in the definition of a Claim
- Bilateral extended reporting period with options up to 5 years
- Worldwide coverage
- Policy allows for the Insured's consent to settlement of a Claim
- Personal Injury coverage available
- Workplace violence counseling
- Contingent bodily injury / property damage coverage available
- Terrorist travel coverage
- Reimbursement toward property policy deductible in the event of theft of Insured work material

## Crime

- Employee Theft
- Theft of Money and Securities

## We Recently Added over 21 New Target Classes

- Advertising Agency and Media Consultant
- Appraiser Personal or Business Property (Non Real Estate)
- Career Coach
- Corporate Trainer
- Dog Groomer
- Energy Consultant
- Fundraising Consultant
- Genealogical Investigator
- Grant Coordinator
- Handwriting-Document Analyst
- Hotel Manager
- Interior Decorator-Designer
- Professional Organizer-Relocation Organizer
- Project Manager (Non Construction)
- Safety or Loss Control Consultant
- Stenographer-Translator-Captioner-Interpreter-Transcriptionist
- Technical Writer
- Telecommunications Consultant
- Ticket Broker
- Travel Agent-Tour Operator
- Tutor

## 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 recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America. The criteria for this annual award by Forbes is 12-month and five-year stock market returns, sales and earnings-per-share growth and debt-to-capital ratios.

## MISSION STATEMENT

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 Professional Liability for Specified Professions

- 1. The expertise and stability of an A.M. Best A+ rated carrier. Coverage is provided on an admitted and non-admitted basis**
- 2. Defense coverage is in addition to the Limit of Liability for eligible risks**
- 3. Prior acts coverage is available to qualified Insureds**
- 4. Criminal / fraudulent acts not imputed to innocent insureds**
- 5. Broad duty to defend coverage provided for groundless, false or fraudulent allegations**
- 6. Automatic coverage for independent contractors**
- 7. Predecessor firm coverage provided automatically in the policy**
- 8. Intellectual Property coverage available**
- 9. Free 60-day discovery clause at expiration of coverage**
- 10. Availability of key complementary coverages such as a Business Owners Policy (BOP), Third Party Crime, Network Security, and Employment Practices Liability**



**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

### 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](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, Electronic Checks

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