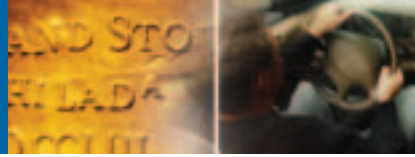


Focus on the things that matter.
We'll handle the risk.



Program Details

Philadelphia Insurance Companies is committed to providing a full range of insurance products to the car rental industry and is recognized as a premier writer of these coverages. Philadelphia Insurance Companies provides the in-depth knowledge and underwriting flexibility to give you the broadest coverage at a competitive price.

Coverage Features

- **Statutory Owner/Rentee Primary Vehicle Liability Coverage:** Includes basic personal injury protection plan (PIP) as well as uninsured/underinsured motorist protection where required
- **Loss of Use Coverage:** If vehicle is damaged over a certain threshold, we'll provide up to \$20 per day while auto rental is out of service, not to exceed 30 days. Subject to a \$600 per loss limit
- **Business Vacation Disruption Insurance:** Covers rentee's out-of-pocket expenses in the event of a breakdown up to a specific limit
- **Special Investigative Unit:** Our claims department reviews each reported loss and evaluates the fraud potential to keep fraudulent claims off your loss runs
- **Increased liability limits for the driver:** For accounts with corporate clients requiring higher liability limits, we can provide \$100,000 per person, \$300,000 per occurrence for bodily injury and \$50,000 for property damage liability – higher limits up to \$1,000,000 per occurrence are also available for select corporate accounts
- **Excess liability (owner only):** Designed to provide protection for the owner of the rental vehicle for the difference between the underlying limit and the limit of liability purchased under this coverage – limits up to \$5,000,000 per occurrence are available

• Primary Physical Damage Coverage:

Comprehensive and collision protection provided with varied per car deductibles available

Acceptable Exposures

- Established rental companies with minimum of three years operating experience and a minimum fleet size of 15 cars
- Start-up rental companies, if owner/manager has had satisfactory previous rental experience and subject to underwriting approval – initial policy term six months
- Rental Companies where vehicles are primarily standard private passenger and light commercial vehicles with GVW less than 10,000 lbs. Heavier weight trucks that make up 10% of the total fleet will be considered for preferred business only

Documents Required for Proposal

- Philadelphia Insurance Companies Daily Rental Application
- Three prior years plus current year carrier documented loss history
- Sample copy of the current Rental Agreement
- Start up operations must include resume of manager/owner and business plan
- Description of the rental fleet and the source of the rental business
- Photographs of all locations
- Signed application credit addendum
- Unit count information for three prior years plus current year
- Time and mileage gross receipts for three prior years plus current year (if quote is on a gross receipts basis)

Please refer to the actual policy for specific terms and conditions. This brochure is purely a marketing information document.



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: 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

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.

Ten Reasons to Choose Philadelphia Insurance for Auto Rental Fleet Coverage

1. Loss of use coverage
2. Business vacation disruption coverage
3. Excess liability (rentee) up to \$1,000,000
4. Active subrogation department
5. Loss runs on demand
6. Pro rata billing
7. Third-party liability shifted to renter where allowed – protects your loss ratio
8. Garage liability and fleet coverage with same carrier
9. Claims department experienced in rent-a-car claims
10. A+ Rated Carrier providing excellent security

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

Regional Offices

Corporate Office

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

Rocky Mountain Region

Northeast Professional Building
8500 W. Bowles Avenue #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

100 Technology Center Drive
Suite 2B
Stoughton, MA 02072
(888) 292-3881
(866) 497-8514 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 250
Columbus, OH 43235
(877) 521-8234
(614) 799-8184 Fax

Northwest Region

18765 S.W. Boones Ferry Road
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.

PHILADELPHIA INSURANCE COMPANIES