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MANAGEMENT & PROFESSIONAL LIABILITY



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating

Ward's Top 50

96.5% Claims Satisfaction

120+ Niche Industries

800.873.4552 | **PHLY.com**

MANAGEMENT & PROFESSIONAL LIABILITY PRODUCTS

Our Management & Professional Liability Division offers a broad selection of insurance solutions on an admitted or non-admitted basis acting as primary or excess capacity. We offer various risk management solutions to private and publicly traded companies to help manage their operations and the risks associated with doing business in today's business environment. We offer many products, from Directors & Officers Liability, to Cyber Liability; and a broad selection of Professional Liability solutions to 70+ classes.

MANAGEMENT LIABILITY

Private Company Protection Plus

(Private Company Directors & Officers Liability)

A multi-line policy designed for private companies of all sizes providing risk transfer solutions.

- Limits available up to \$15M
- Three (3) coverage parts available:
 - Directors & Officers Liability
 - Employment Practices Liability
 - Fiduciary Liability
- Coverages are also available on a stand-alone basis
- Limits of Liability can be combined or separate
- Defense Costs in addition to the Limit of Liability available for eligible risks
- [Learn More](#)

Employment Practices Liability

Coverage is available for organizations with up to 4,000 employees.

- Limits available up to \$15M
- Retentions as low as \$5,000
- Defense Costs in addition to the Limit of Liability for eligible risks
- Third Party coverage
- [Learn More](#)

Flexi Plus Five (Non-Profit Directors & Officers Liability)

Policy is designed for non-profit organizations of all sizes.

- Limits available up to \$15M
- Five (5) coverage parts available:
 - Directors & Officers Liability
 - Employment Practices Liability
 - Fiduciary Liability
 - Workplace Violence
 - Internet Liability
- Standard Policy Features
 - Defense Costs in addition to the Limit of Liability
 - Third Party EPL coverage
 - Definition of Employee includes volunteer
 - Personal & Advertising Injury coverage
 - Coverage for punitive damages
- [Learn More](#)

Excess Liability **NEW!**

Available for non-profit and private companies of all sizes.

- Limits available up to \$15M
- Available over most Management & Professional Liability forms in the market
- Follow form coverage on a simplified policy structure
- [Learn More](#)

Employed Lawyers Protection Plus

Errors & Omissions coverage for attorneys employed as in-house counsel.

- Limits available up to \$10M
- Written on an admitted basis in most states
- Available for private, public, and non-profit companies
- Moonlighting & Pro Bono coverage (for full time attorneys)
- [Learn More](#)

Cyber Security Liability

A flexible policy offering both first & third party coverages for numerous classes of business.

- First party protection
 - Loss of Digital Assets
 - Non-Physical Business Interruption and Extra Expense
 - Cyber Extortion
 - Cyber Terrorism
 - Security Event Costs
- Third party protection
 - Network Security & Privacy Liability
 - Employee Privacy Liability
 - Electronic Media Liability
- Limits available up to \$20M
- Complimentary access to the eRisk Hub cyber risk management portal for policyholders
- [Learn More](#)

Affinity Pro Portfolio (Trade Associations)

A suite of nine (9) coverages designed specifically for 501(c)(6) trade associations.

- Directors & Officers Liability
- Employment Practices Liability
- Fiduciary Liability
- Workplace Violence
- Internet Liability (including Network Security coverage)
- Crime
- Association Professional Liability
- Business Owners Policy (BOP)
- Special Events
- [Learn More](#)

Crime Protection Plus

A broad policy available monoline or in conjunction with a Management or Professional Liability policy.

- Limits available up to \$15M
- Loss Sustained or Discovery coverage available
- Stand-alone Third Party Crime coverage available for eligible risks
- Coverages available:
 - Employee Theft/Client Coverage
 - Forgery or Alteration
 - Inside the Premises
 - Outside the Premises
 - Money Orders and Counterfeit Paper Currency
 - Computer and Funds Transfer Fraud
- [Learn More](#)

PHLY.com/MPLDivision

PROFESSIONAL LIABILITY

Cover-ProSM

Errors & Omissions coverage for a wide variety of professions.

- Limits available up to \$15M
- Policy can be tailored to meet the needs of the Insured
- Worldwide coverage
- Claim Expense in addition to the Limit of Liability for select classes
- Personal Injury coverage
- Automatic Independent Contractor coverage
- 70+ target and acceptable classes
- [Learn More](#)

Integrated Technology **NEW!**

A multi-line policy that can be tailored to protect a variety of technology professional services.

- Limits available up to \$15M
- Worldwide coverage
- Separate limits for Media Liability and Cyber Liability
- Coverages available:
 - Errors & Omissions
 - General Liability
 - Property
 - Auto
 - Umbrella
- [Learn More](#)

Media Liability

Coverage for professionals and entities that create or disseminate media content.

- Limits available up to \$10M
- Available on either an occurrence or claims-made basis
- Worldwide coverage
- Fully customized media coverage schedules
- Claim Expense in addition to the Limit of Liability for select classes
- Ability to cover professional services associated with creation/dissemination of media content
- [Learn More](#)

Accountants Professional Liability

Errors & Omissions coverage for CPAs, non-CPAs, enrolled agents, tax preparers, and bookkeepers.

- Broad definition of professional services
- Coverage includes independent contractors working on the Insured's behalf
- [Learn More](#)

Temporary Staffing

A suite of coverages designed specifically for temporary staffing agencies.

- Coverages available:
 - General Liability
 - Property
 - Auto
 - Umbrella
 - Inland Marine
 - Errors & Omissions (*available on a claims-made or occurrence basis*)
 - Stop Gap coverage for monopolistic WC states
 - Employee Dishonesty
 - Employment Practices Liability (*coverage extends to "placed employee" of the temporary staffing firm*)
 - Cyber Liability
- [Learn More](#)

Allied Health

Provides allied health professionals the support of a Business Owners Property and General Liability policy with Errors & Omissions coverage.

- Business Interruption coverage offered on an unlimited basis
- Errors & Omissions on an occurrence basis
- \$0 deductible on General Liability and Errors & Omissions
- Additional coverages available:
 - Employee Dishonesty
 - Hired & Non-Owned Auto
 - Money & Securities
 - Umbrella
- [Learn More](#)

Business Owner's Policy (BOP)

Available only in conjunction with a Philadelphia Insurance Companies Management or Professional Liability policy.

- Coverages available:
 - General Liability
 - Business Personal Property
 - Business Income Interruption
 - Fire Legal Liability
 - Money & Securities
 - Hired & Non-Owned Auto
 - Employee Benefits Liability (EBL)
 - Host Liquor Liability
 - Many more!

We offer Commercial Lines package policies for various niche markets. For a complete list of products, please visit our website at PHLY.com or speak with your Philadelphia Insurance Companies Marketing Representative.



A Member of the Tokio Marine Group

Management & Professional Liability Division

ABOUT US

Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial property/casualty and professional liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading property/casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines | Management & Professional Liability | Personal Lines

AM Best Rating

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

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

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

The PHLY *Difference*

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 shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

REGIONAL OFFICE LOCATIONS

Northwest Region

Tualatin, OR
800.669.9497
800.364.6809 Fax

West Region

Roseville, CA
800.846.9484
866.458.7695 Fax

Sunbelt Region

Mission Viejo, CA
800.994.4121
949.582.1425 Fax

Rocky Mountain Region

Englewood, CO
866.608.5898
303.200.5341 Fax

North Central Region

Naperville, IL
800.547.9967
866.269.7890 Fax

Ohio Valley Region

Dublin, OH
877.521.8234
866.890.2509 Fax

Central Region

Leawood, KS
877.439.7459
866.823.1864 Fax

Southwest Region

Plano, TX
866.246.5254
972.488.8530 Fax

Corporate Headquarters

Bala Cynwyd, PA
800.873.4552
610.617.7940 Fax

New England Region

Mansfield, MA
888.292.3881
877.748.1162 Fax

East Hartford, CT

860.528.5913
860.610.0471 Fax

Metro Region

Ewing, NJ
866.586.6122
609.512.3141 Fax
Melville, NY
516.542.1200
516.542.8767 Fax

Mid-Atlantic Region

Harrisburg, PA
877.562.2342
717.558.7541 Fax

Southeast Region

Alpharetta, GA
800.303.1728
770.799.3099 Fax

Florida Region

Altamonte Springs, FL
877.672.7945
877.846.4830 Fax

CONTACT US: 800.873.4552 | **PHLY.com**

13 REGIONAL OFFICES: For the office nearest to you, please see the listing above.

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |
MasterCard, Visa, Discover, electronic checks



**PHILADELPHIA
INSURANCE COMPANIES**

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TOKIO MARINE GROUP
To Be a Good Company

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