



EVALUATOR

FLEXI PLUS FIVE (NON-PROFIT D&O)

Choose the right carrier that understands and provides the coverages and limits unique to Flexi Plus Five

How does the Flexi Plus Five policy (PI-NPD-2, Ed. 1/02) with the Pro-Pak Elite Enhancement (PI-NPD-82, Ed. 10/22) compare to other Non-profit D&O forms in the marketplace?

	Philadelphia Insurance Companies - Flexi Plus Five	Other Carrier(s)
Modernized policy definitions, conditions and exclusions	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense Cost in addition to the Limit of Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Dedicated \$1,000,000 excess limit available for Individual Directors and Officers Side-A	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Extradition and subpoena coverage included	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal and Advertising Injury coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fines and penalties resulting from a violation of the Emergency Medical Treatment and Active Labor Act (EMTALA), up to \$100,000	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fines and Penalties coverage for Excess Benefit Transaction Excise Tax proceedings (up to \$10,000 per Individual Insured and up to \$100,000 per policy year)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full severability for Individual Insureds	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic coverage for non-profit entities acquired during the policy period (up to 50% of assets)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified consent to settle clause (85% / 15%)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broadened definition of Employment Practices Act to include violation of employee privacy, hostile work environment, workplace bullying, 3rd party wrongful failure to employ, and social media coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Unlimited access to Best Practices Help Line (Legal Consultation)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
\$250,000 submit for voluntary compliance, Title II of the Health Insurance Portability and Accountability Act of 1996 (HIPAA) and managed care	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
\$250,000 sublimit for various fines and penalties under Fiduciary Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Workplace Violence, Immigration Expense Coverage and Wage and Hour Defense Coverage available with additional underwriting	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Availability of important complementary coverages – such as Crime, Employed Lawyers Liability, and Cyber Security Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Independent contractors, Interns and Volunteers included as Employees	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full suite of Risk Management Services available via PHLY Gateway Risk Management Platform, including Loss Assistance Hotline with free legal consultation	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

800.873.4552 | **PHLY.com**

The *PHLY Difference*

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