

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.

Day Spas



10 REASONS WHY

10 Reasons to Choose Philadelphia Insurance Companies for Day Spas

1. General and Professional Liability available in most states with limits of \$1,000,000 per occurrence and \$3,000,000 aggregate (higher limits available)
2. Coverage for nails, beauty, massage, tanning, teeth whitening included
3. Abuse and Molestation coverage included
4. Multi-state capability with the exception of Louisiana
5. Coverage available for both employed and sub-contracted professionals
6. Customer Service Call Center available to address all policyholder concerns
7. Liquor Legal Liability coverage available
8. Business income/Extra expense limit of \$100,000 included as part of our Elite Property Form
9. Property coverage afforded for Automatic External Defibrillators (AED) – \$5,000 limit
10. Interest-free installments available

Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: 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



Focus on the things that Matter,
We'll Handle the Risk!®

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, Electronic Checks



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

PHLY.com

Focus on the things that Matter, We'll Handle the Risk!®



Benefits of this Program

Philadelphia Insurance Companies subscribe to the belief that fitness is a key ingredient to wellness. Because we practice physical fitness in our lifestyle and have specialized in this growing industry, we understand how to provide broad-form insurance coverage to Day Spas across the United States. For all your day spas needs visit our website www.phly.com

Key Benefits

General Liability and Professional Liability

- Comprehensive General Liability and Professional Liability – Limits to \$1,000,000 each occurrence/\$3,000,000 aggregate (higher limits available)
- Abuse and Molestation included
- Coverage extended to contracted professionals
- Coverage for nails, beauty, massage tanning, teeth whitening included
- Liquor Liability coverage available
- Coverage for day nursery exposures included

Property

- Property coverage afforded for Automatic External Defibrillators (AED) - \$5,000 limit
- Special Causes of Loss coverage on buildings, contents, business income and extra expense
- Coverage extended to include property of customers in your care, custody or control - \$10,000
- Coverage for outdoor pools and court surfaces
- Spoilage - \$25,000
- Signs (attached or unattached) - \$25,000
- Precious metals, including trophies - \$5,000
- Business income and extra expense - \$100,000
- Pollutant clean-up and removal - \$25,000

Automobile

- Owned auto
- Hired and non-owned auto
- Hired car physical damage
- Rental Reimbursement for private passenger vehicles

Crime and Fidelity

- Theft, Disappearance and Destruction - \$10,000
- Forgery or Alteration
- Employee Dishonesty

Umbrella/Excess Liability

- Limits up to \$15,000,000 available

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Loss Control Services

- Product specific web-based loss control solutions through www.losscontrol.com
- Free On-line interactive Defensive Driver Training course and examination
- Regular E-Flyer communications on current Loss Control issues and Large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

Documents Required for Proposal

- Completed, signed and dated Fitness & Wellness Insurance Day Spa Supplemental application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Brochure, advertising materials or website information



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.

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.

Standard & Poor's

Assigned 'AA-' for counterpart credit and financial strength.

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.

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.