

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



Benefits of this Program

Philadelphia Insurance Companies Travel Plaza product is intended to cover travel centers designed specifically to meet the needs of highway travelers and truck drivers. Travel centers cater to both "4-wheel traffic" and truckers, and are usually found along major highways outside of towns and cities. Most are independently owned and operated, but some may be affiliated with national franchise chains. Travel centers often own additional "fuel stops" that sell fuel only.

In addition to diesel fuel and gasoline, travel centers provide a multitude of services to the driving public: restaurants, shower facilities, convenience stores, communication centers with fax/phone/internet access, video arcades, truck washes, truck scales, and vehicle service/repair operations. Some even have hotels or motels on the premises. These services can be either operated by the insured, or operated by a contracted 3rd Party (Lessors Risk Only). The typical risk is open 24/7/365.

Key Benefits

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- GL Deluxe Form specific to the product including:
 - Medical Payments limit increased to \$15,000
 - Tenants Legal Liability limit of \$300,000
 - Broadened definitions of "Advertising Injury" and "Personal Injury"

Property

- Ultimate Cover form available for risks with Total Insured Values greater than \$1,000,000
- Coverage for pumps, canopies and islands
- Blanket limits with large in-house capacity
- Proprietary Enhancement form including:
 - Surface water contamination - \$25,000 limit
 - Pollution Clean-up and Removal - \$50,000 limit
 - Contingent Business Interruption Extra Expense Limit of \$100,000

Crime and Fidelity

- Money & Securities
- Employee Dishonesty
- Money Orders and Counterfeit Paper Currency

Automobile

- Owned automobiles (except fuel haulers)
- Hired and non-owned auto
- Garagekeepers Legal Liability

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 ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Narrative of the operations
- Photograph of location(s)

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the 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 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

A Member of the Tokio Marine Group

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.



10 REASONS WHY

Ten Reasons to Choose Philadelphia Insurance Companies for Travel Plazas

1. A+ "Superior" rating by A.M. Best Company
2. Liquor Liability coverage available in most states
3. One of the broadest property enhancement forms in the industry. This includes but not limited to: Properly Off Premises, Fire Department Service Charge, Food Spoilage, Valuable Papers, Accounts Receivable, Debris Removal, Sewer & Drain Back-up, Ordinance of Law
4. \$50,000 limit for Pollution Clean-Up and Removal
5. \$25,000 limit for Surface Water Contamination
6. Mechanical Breakdown coverage available
7. Garage Keeper coverage is available
8. Online driving training module at www.losscontrol.com (at no extra charge to the Insured)
9. Contingent Business Interruption available due to prolonged highway shutdowns
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

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



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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



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