



BUSINESS OWNER'S POLICY

General Liability & Business Personal Property Coverage for Small Business Owners

WHY PHLI?

- Superior financial strength from AM Best (A++ XV) and Standard & Poor's (A+)
- Philadelphia Insurance is a member of the Tokio Marine Group, one of the 10 largest insurance groups in the world
- For 20+ consecutive years PHLI has been nationally recognized as a member of Ward's Top 50
- Team of claims professionals strategically located across PHLI's 40+ US regional offices
- All submissions are handled through our easy to use BOP Agency Portal, no paper applications are necessary

ELIGIBILITY CRITERIA

- Professional, office based operations
- Under \$5,000,000 in annual revenues
- Organizations building, transporting or physically modifying tangible goods are prohibited

TARGET OPERATIONS

- Accountant/Bookkeeper/Tax Preparer
- Career Coach/Corporate Trainer/Tutor
- Chiropractor
- Computer/Technology consultant
- Data Processing
- Expert Witness
- Human Resource Consultant
- Financial Consultant
- Non-Profit Foundation
- Management/Business Consultant
- Marketing Consultant
- Medical Billing Support Service
- Notary
- Recruiter
- Translator/Interpreter

HOW TO APPLY

Agents can access our Online BOP Portal by logging into MyPHLY.com and navigating to the Online Quotes under Dashboard. Then choose Business Owners (BOP) Online Application. Eligible submissions can be quoted, bound, and will receive a policy within minutes.



CLAIM SCENARIOS

Property Damage

During a storm, water leaked from the Insured's roof damaging his computer and carpet.

General Liability

When entering the Insured's office location, a customer slipped, fell, and broke his leg.

Tenant's Fire Liability

A fire in the Insured's office was due to a faulty electrical outlet and caused damage to other tenant suites in the building.

Personal Injury

At lunch, an employee talks to the owner of the business about a client in a false and unflattering way. The client learns of this discussion and sues for slander.

Property Damage (Outdoor Sign)

During a wind storm, the Insured's business sign blew off the front of the building causing damage to the sign.

BUSINESS OWNER'S POLICY

KEY FEATURES

- Minimum premiums around \$250
- Standard limits of \$1,000,000 per occurrence with \$3,000,000 aggregate
- \$50,000 Business Income coverage included
- Hired & Non-Owned Auto coverage available
- Equipment Breakdown coverage available
- \$5,000 in Medical Payments coverage included
- \$10,000 in Off – Premises Property coverage included
- Enhanced Outdoor Property coverage – 1,250 feet
- Employees and volunteers included as insureds
- Primary and Non-Contributory coverage and Waiver of Subrogation available
- Blanket Additional Insured endorsement available for any person(s) or organization(s) for whom you are performing “your work” under a written contract or agreement as required
- Business Owners Enhancement Deluxe available to all risks for an additional charge
- PHL Y Bell and Crisis Management endorsements are automatically included on every account

RISK MANAGEMENT SERVICES

Management and Professional Liability Risk Management Gateway (PHLY Gateway)

- PHL Y has partnered with The McCalmom Group to offer our web-enabled PHLY Gateway, which includes:
 - An online training platform for employees and managers, providing training on preventing harassment, identifying discrimination, and more
 - A Best Practices Help Line, where insureds can schedule a consultation to discuss workplace risks
 - Access to sample forms and documents that can help draft employee handbooks, formal policies, written procedures, checklists, and more
 - An expansive library of weekly articles that cover a wide range of topics, including Employee Relations and Human Resources, Leadership and Ethics, Loss and Litigation, and much more

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

The Company'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.

CONTACT US:

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, American Express, electronic checks



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

The PHLY Difference



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To Be a Good Company