



# 10 REASONS WHY™

## BUSINESS OWNER'S POLICY

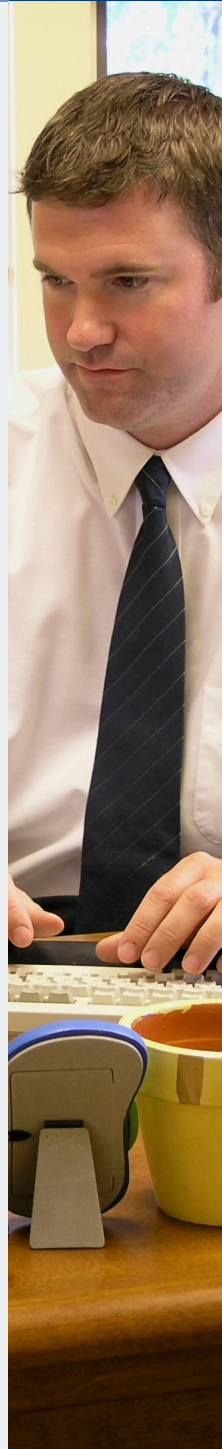
### Ten Reasons to Choose Philadelphia Insurance Companies for your Business Owner's Policy

1. Blanket waiver of subrogation: Insured can provide a waiver of subrogation prior to loss for any party
2. Insurance provision improved to primary provision wording instead of standard excess
3. Medical Payment coverage increased to \$10,000
4. Enhanced Outdoor Property coverage - 1,250 feet
5. Standard ISO 60 day limitation on Business Income and Payroll Expense coverage expanded to 365 days
6. Aggregate limit increased from \$2M to \$3M
7. \$10,000 Premises Medical Payment coverage
8. Blanket additional Insured includes most clients, owners, lessors, and landlords
9. Off-Premises Property coverage - \$10,000
10. \$2,500 criminal Defense Costs sub-limit for employees found not guilty of a crime while performing work duties

#### Automatically included on every account:

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



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