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Bala Cynwyd, PA  
800.873.4552  
610.617.7940 Fax

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Leawood, KS  
877.439.7459  
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516.542.8767 Fax

**Mid-Atlantic Region**  
Timonium, MD  
877.562.2342

**North Central Region**  
Naperville, IL  
800.547.9967  
630.428.9639 Fax

**Northwest Region**  
Tualatin, OR  
800.669.9497  
800.364.6809 Fax

**Ohio Valley Region**  
Dublin, OH  
877.521.8234  
866.890.2509 Fax

**Rocky Mountain Region**  
Englewood, CO  
866.608.5898  
303.200.5341 Fax

**Southeast Region**  
Alpharetta, GA  
800.303.1728  
770.799.3099 Fax

**Southwest Region**  
Plano, TX  
866.246.5254  
972.488.8530 Fax

**Sunbelt Region**  
Mission Viejo, CA  
800.994.4121  
949.582.1425 Fax

**West Region**  
Roseville, CA  
800.846.9484  
866.458.7695 Fax



AFFINITY PRO PORTFOLIO



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating  
Ward's Top 50  
97.4% Claims Satisfaction  
120+ Niche Industries



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# AFFINITY PRO PORTFOLIO

Affinity Pro Portfolio is a comprehensive suite of nine coverages designed to meet the needs of trade associations as defined under IRS code 501(c)(6). Coverages includes: Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Workplace Violence, Internet Liability, Crime, Association Professional Liability, Business Owners Policy (BOP), and Special Events.

## Key Benefits

### General Liability

- Defense Costs are in addition to the Limit = of Liability for eligible risks
- Broad Pro-Pak enhancements specifically tailored for trade associations

### Directors & Officers Liability

- Broad definition of Insured includes members, committees, and volunteers; eligible chapters; outside consultants and association managers acting on behalf of the board of directors
- No copyright or trademark exclusion
- Coverage for Excess Benefit Transaction Excise Tax (\$10,000 sub-limit)
- Full severability for Individual Insureds; expanded severability for the Insured organization
- Peer Review coverage
- Professional Liability coverage includes education, referral services, consulting to third parties, negotiation of group insurance programs, and event planning
- Anti-trust coverage

### Employment Practices Liability

- Third Party Discrimination and Sexual Harassment coverage
- Comprehensive 17 point definition of Employment Practices Act
- EPL limits can be shared with the Directors & Officers Liability coverage or purchased separately
- Mental Anguish and Emotional Distress coverage carve-backs
- Broad definition of Individual Insured includes leased employees

### Fiduciary Liability

- Coverage available for sole sponsored pension benefit and welfare plans, as defined by ERISA
- ERISA Section 502(i) and 502(l) Fines and Penalties coverage
- Coverage for the association's liability for their employees' participation in multiple employer trusts
- Omnibus Welfare Plan coverage

### Crime and Fidelity

- Coverage available on a loss sustained or discovery basis
- Seven comprehensive Crime coverages available including Employee Theft and Funds Transfer Fraud
- Third Party Fidelity coverage available
- Volunteers included within definition of Employee
- Blanket ERISA Fidelity Bond coverage
- Investigative Costs coverage available

### Business Owners Policy

- Liability and Medical Expenses: aggregate is three (3) times the occurrence limit
- Tenants Fire Liability: \$50,000
- "Per Person" Medical Expense limit: \$10,000

## Documents Required for Proposal

- Completed, signed, and dated Affinity Pro Portfolio application
- Latest annual audited financial statement or 990 tax form
- Supplemental claim form, if applicable
- Form 5500 (if Fiduciary Liability coverage is requested)

CONTACT US 800.873.4552 | **PHLY.com**

**13 REGIONAL OFFICES:** For the office nearest to you, please see the listing on the front page.

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)  
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |  
MasterCard, Visa, Discover, electronic checks

# 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.

# 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 shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

# The PHLY *Difference*

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. © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.



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*To Be a Good Company*