



# EVALUATOR

## AFFINITY PRO PORTFOLIO

Choose the right carrier that understands and provides the coverages and limits unique to trade associations

	Philadelphia Insurance Companies - Affinity Pro Portfolio	Other Carrier(s)
<b>Coverage Features</b>		
A comprehensive suite of nine coverages designed to meet the needs of trade associations including Management and Professional Liability, Fiduciary Liability, Crime, Business Owners Policy (BOP), and Special Events	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The availability of Defense Cost coverage in addition to the policy limit of Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified (50/50) consent to settle (hammer) clause	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Directors &amp; Officers Liability Coverage</b>		
Expanded definitions of Insured including independent contractors acting on behalf of the board of directors	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Most favorable venue wording for punitive, multiple, or exemplary damages	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Order of payments language with priority placed on indemnifying Individual Insureds first	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Anti-Trust and Peer Review coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
No copyright or trademark exclusion	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal Injury and Advertising Liability coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full severability for Individual Insureds	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Employment Practice Liability Coverage</b>		
EPL limits can be shared or purchased as a separate limit	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Comprehensive 17 point definition of Employment Practice Act	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Mental Anguish and Emotional Distress coverage carve-backs	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broad definition of Individual Insured includes leased employees	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broad Third Party Liability definition includes any natural person who is not an Insured Individual	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Fiduciary Liability Coverage</b>		
Coverage available for sole sponsored pension benefit and welfare plans, as defined by ERISA	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage for the association's liability for their employees' participation in multiple employer trusts	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
HIPAA coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
ERISA Sections 502(i) and 502(l) Fines and Penalties coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Workplace Violence Liability Coverage</b>		
Workplace Violence Act includes actual or alleged intentional and unlawful use of, or threat to use, deadly force with intent to cause harm	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Mental Anguish and Emotional Distress coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Damages include business interruption expense and public image restoration expense	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Internet Liability Coverage</b>		
Internet Liability Act includes: libel, slander, oral, or written publication of defamatory, or disparaging material	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Network Security coverage – Financial loss as a result of theft of customer data via the Insured's organization's computer network	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

# AFFINITY PRO PORTFOLIO - *continued*

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	Philadelphia Insurance Companies - Affinity Pro Portfolio	Other Carrier(s)
<b>Choose the Right Crime Coverage</b>		
Coverage available on a loss sustained or discovery basis	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employee Theft (Blanket Fidelity)	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Forgery or Alteration	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Theft, Disappearance, and Destruction of money, securities, and other property	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Money Orders and Counterfeit Currency	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Computer and Funds Transfer Fraud	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Clients Property coverage	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Third Party Fidelity coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Business Owners Policy (BOP) Coverage</b>		
Liability and Medical expenses: Aggregate is three (3) times the occurrence limit	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Products/Completed Ops: Aggregate is the same as the occurrence limit	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Tenants Fire Liability: \$50,000	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
"Per Person" medical expense limit: \$10,000	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the Right Special Events Coverage</b>		
Automatic Additional Insured coverage available	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Most quotes provided within 24 hours	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Choose the right carrier</b>		
The strength and stability of an A.M. Best A++ rated admitted carrier	<b>Yes</b> <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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