



PRODUCT HIGHLIGHTS

AFFINITY PRO PORTFOLIO

Benefits of this Program

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

- 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

Workplace Violence Coverage

- Workplace Violence Act includes actual or alleged intentional and unlawful use of, or threat to use, deadly force with intent to cause harm
- Damages include Business Interruption Expense and Public Image Restoration Expense

Internet Liability Coverage

- Internet Liability Act includes: libel, slander, oral or written publication of defamatory, or disparaging material
- Network Security coverage - financial loss as a result of theft of customer data via the Insured organization's computer network

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

Special Events Coverage

- Automatic Additional Insured coverage available
- Most quotes provided within 24 hours

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 Enhancement Endorsement

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

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AFFINITY PRO PORTFOLIO - *continued*

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)

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

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