

Corporate Office

Bala Cynwyd, PA
800.873.4552
610.617.7940 Fax

Central Region

Leawood, KS
877.439.7459
866.823.1864 Fax

Florida Region

Altamonte Springs, FL
877.672.7945
877.846.4830 Fax

Metro Region

866.586.6122
609.512.3141 Fax

Melville, NY

516.542.1200
516.542.8767 Fax

Mid-Atlantic Region

Timonium, MD
866.607.9299
717.558.7541 Fax

New England Region

West Bridgewater, MA
888.292.3881
877.748.1162 Fax

East Hartford, CT

860.528.5913
860.610.0471 Fax

North Central Region

Naperville, IL
800.547.9967
630.428.9639 Fax

Northwest Region

West Linn, OR
800.669.9497
800.364.6809 Fax

Ohio Valley Region

Nashville, TN
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

95.7% Claims Satisfaction

120+ Niche Industries

800.873.4552 | **PHLY.com**

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
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com
MasterCard, Visa, Discover

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 these underwriting divisions:

Commercial Lines	Excess & Surplus Lines
Management & Professional Liability	Surety
Personal Lines	Accident & Health
	Environmental

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.



**TOKIO MARINE
GROUP**

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. © 2025 Philadelphia Consolidating Holding Corp., all Rights Reserved.

*Inspiring Confidence.
Accelerating Progress.*