



BUSINESS OWNER'S POLICY

General Liability & Business Personal Property Coverage for Small Business Owners

WHY PHLI?

- Superior financial strength from A.M. Best (A++ XV) and Standard & Poor's (A+)
- Philadelphia Insurance is a member of the Tokio Marine Group, one of the 10 largest insurance groups in the world*
- For 17+ consecutive years PHLI has been nationally recognized as a member of Ward's Top 50
- Team of claims professionals strategically located across PHLI's 40+ US regional offices
- All submissions are handled through our easy to use BOP Agency Portal, no paper applications are necessary

**Based on Insurance Information Institute's 2014 Fact Book of Property/Casualty net written premium for 2013*

ELIGIBILITY CRITERIA

- Professional, office based operations
- Under \$5,000,000 in annual revenues
- Organizations building, transporting or physically modifying tangible goods are prohibited

TARGET OPERATIONS

- Accountant/Bookkeeper/Tax Preparer
- Career Coach/Corporate Trainer/Tutor
- Chiropractor
- Computer/Technology consultant
- Data Processing
- Expert Witness
- Human Resource Consultant
- Financial Consultant
- Non-Profit Foundation
- Insurance Agent
- Management/Business Consultant
- Marketing Consultant
- Medical Billing Support Service
- Notary
- Recruiter
- Translator/Interpreter

HOW TO APPLY

Agents can access our Online BOP Portal by logging into MyPHLY.com and navigating to the "Quotes" tab. Eligible submissions can be quoted, bound and will receive policy within minutes.



CLAIM SCENARIOS

Property Damage

During a storm, water leaked from the Insured's roof damaging his computer and carpet.

General Liability

When entering the Insured's office location, a customer slipped, fell, and broke his leg.

Tenant's Fire Liability

A fire in the Insured's office was due to a faulty electrical outlet and caused damage to other tenant suites in the building.

Personal Injury

At lunch, an employee talks to the owner of the business about a client in a false and unflattering way. The client learns of this discussion and sues for slander.

Property Damage (Outdoor Sign)

During a wind storm, the Insured's business sign blew off the front of the building causing damage to the sign.

BUSINESS OWNER'S POLICY

KEY FEATURES

- Minimum premiums around \$250
- Standard limits of \$1,000,000 per occurrence with \$3,000,000 aggregate
- \$50,000 Business Income coverage included
- Hired & Non-Owned Auto coverage available
- Equipment Breakdown coverage available
- \$5,000 in Medical Payments coverage included
- \$10,000 in Off – Premises Property coverage included
- Enhanced Outdoor Property coverage – 1,250 feet
- Employees and volunteers included as insureds
- Primary and Non-Contributory coverage and Waiver of Subrogation available
- Blanket Additional Insured endorsement available for any person(s) or organization(s) for whom you are performing “your work” under a written contract or agreement as required
- Business Owners Enhancement Deluxe available to all risks for an additional charge
- PHLI Bell and Crisis Management endorsements are automatically included on every account

RISK MANAGEMENT SERVICES

Risk Management Hotline

- PHLI has partnered with Wilson Elser, a nationally-recognized law firm, to offer a Risk Management Hotline
- Available to all PHLI Management and Professional Liability Division insureds
- Provides policyholders with two free hours of legal consultation with knowledgeable attorneys on any matter that could potentially result in a claim under a PHLI policy

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. PHLI has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by A.M. Best Company. Rated "A+" by Standard & Poor's. PHLI 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

A.M. 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.

CONTACT US: 800.873.4552 | **PHLY.com**

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 | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group



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TOKIO MARINE GROUP
To Be a *Good Company*

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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. 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. | © 2019 Philadelphia Consolidated Holding, All Rights Reserved.

MK-1272 Ed. 021220