

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

Metro Region
 Ewing, NJ
 866.586.6122
 609.512.3141 Fax

Melville, NY
 516.542.1200
 516.542.8767 Fax

Mid-Atlantic Region
 Harrisburg, PA
 877.562.2342
 717.558.7541 Fax

North Central Region
 Naperville, IL
 800.547.9967
 630.428.9639 Fax

Northeast Region
 West Bridgewater, MA
 888.292.3881
 877.748.1162 Fax

East Hartford, CT
 860.528.5913
 860.610.0471 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



A Member of the Tokio Marine Group

AM Best A++ Rating
 Ward's Top 50
 96.1% Claims Satisfaction
 100+ Niche Industries

800.873.4552 | **PHLY.com**

COMMERCIAL AGRIBUSINESS

Philadelphia Insurance Companies (PHLY) offers coverages that are important to your Commercial Agribusiness operation. We understand how to provide a flexible and comprehensive insurance program to risks all across the United States.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M each occurrence/\$2M aggregate
- Employee Benefits Liability
- Broad named insured wording automatically included

Property

- Blanket limits with large in-house capacity
- Vandalism Reward Reimbursement coverage
- Replacement Cost endorsement
- Business Income
- Elite Property enhancement form included at no charge
- Market leading coverage forms
- Ordinance or Law coverage included
- Boiler or Mechanical Breakdown coverage available

Umbrella Liability

- Limits available up to \$10M

Automobile

- Owned/non-owned/hired auto
- Liability and physical damage
- Rental reimbursement

Crime and Fidelity

- Employee Dishonesty
- Forgery or Alteration

Additional Coverages Available

- Directors & Officers Liability
- Employment Practice Liability
- Cyber Security Liability

Bell Endorsement - Includes \$50,000 limits each for Business Travel Accident Benefit, 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, 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"

Documents Required for Proposal

- Completed ACORD Applications
- Schedule of Values when limits exceed \$1M and/or blanket coverage or Agreed Value applied
- Current Drivers List
- Brochures or other information about organization
- Supplemental Applications as requested by Underwriting
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk

Management Services issues and Large Loss Lessons Learned

- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

10 REASONS WHY™

1. One-stop shopping for all your insurance needs. Property, Equipment Breakdown, Inland Marine, Crime, General Liability, Umbrella and Automobile coverage
2. Broad proprietary Property coverage form with built-in flexibility to meet the needs of agribusiness operations.
3. Elite Property Enhancement at no charge
4. Liability Deluxe Endorsement available for a charge
5. Flood and Earthquake Coverages available
6. Blanket limits with agreed value available (no co-insurance)
7. Business interruption
8. Premises Environmental coverage is available, which protects insureds from claims for bodily injury and property damage, and from remediation expenses associated with the release of contaminants into the environment
9. Large Umbrella limits available
10. Installment plans available for accounts that generate at least \$2,000 in premium

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 | Direct billed |
MasterCard, Visa, Discover, American Express,
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

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.

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.

ThinkPHLY

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. © 2019 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE GROUP
To Be a Good Company