

# COVER-PRO

## Professional Liability for Specified Professions

### WHY PHLI?

- 20+ years of operating experience in the Management and Professional Liability market with superior service and coverage
- Superior financial strength from A.M. Best (A++ XV) and Standard & Poor's (A+)
- Dedicated team with over 100 underwriters & claims professionals located across 13 Regional Offices
- Errors and Omissions coverage specifically tailored to meet the needs of your business
- 70+ target and acceptable professions

### TARGET CLASSES

- Advertising Agency/Media Consultant
- Appraiser Personal/Business Property (non-real estate)
- Auctioneer (no real estate)
- Career Coach/Corporate Trainer
- Computer/Technology, Data Processing
- Court Reporting
- Employment/Temp. Agency (non-medical)
- Energy Consultant
- Expert Witness
- Fundraising Consultant
- Grant Coordinator
- Graphic Design
- Handwriting/Document Analyst
- Hotel/Motel Manager
- Human Resources Consultant
- Interior Design (non-structural)/Decorator
- Financial/Retirement Planning (no specific investment advice)
- Management/Business Consultant
- Marketing Consultant
- Medical Billing Support Services
- Notary
- PEO (Professional Employee Organization)
- Printer
- Professional Organizer/Relocation Organizer
- Project Manager (non-construction)
- Property Manager (residential)
- Public Relations
- Recruiter
- Resume Service
- Safety/Loss Control Consultant
- Stenographer/Translator/Captioner/Interpreter
- Technical Writer
- Telecommunications Consultant
- Ticket Broker
- Transcriptionist
- Translator/Interpreter
- Travel Agent/Tour Operator
- Trustee
- Tutor
- Many more!



### CLAIM SCENARIOS

#### **\$1,725,000 Computer Consultant**

A computer consultant was assisting a client with their credit card processing from one vendor to another. It was alleged the Insured failed to follow their own guidelines and procedures during the process and mishandled sensitive account information.

#### **\$240,000 Management Consultant**

A private school hired a management consultant to assist them with employee recruitment activities. The suit alleges the Insured performed an inadequate background check and failed to identify the employee's criminal history which included a sexual assault on a minor.

#### **\$105,000 Medical Billing Company**

A medical billing company received a lawsuit from a client for failing to submit and collect medical billings for patient care to insurance companies on a timely basis.

#### **\$1,150,000 Safety Consultant**

A safety consultant professional liability claim resulted when the claimant alleged the Insured's critical inspection report was not comprehensive enough to have prompted the client to take precautionary measures to avoid an explosion that resulted in one fatality and one severe injury.

#### **\$70,000 Computer Consultant**



A computer consultant was hired to create a new computer system for a client. The client alleged the new system was not functional and corrupted their current system.

# COVER-PRO

## KEY FEATURES

- Limits available up to \$15M for select risks
- Customized pro-pak endorsements to meet the unique coverage needs for a wide variety of professions
- Claim Expense in addition to the Limit of Liability for select classes
- Personal Injury coverage
- Automatic Independent Contractor coverage for professional services while acting on the insured's behalf
- Key coverage extensions available such as intellectual property, network security, and privacy liability
- Availability of complementary coverages to provide broader risk management solutions including Business Owner's Policy (BOP), Directors & Officers, Employment Practices, Fiduciary, Crime, and Cyber Liability
- Quick turnaround times for proposals and policy issuance
- [Learn More](#)

## SUBMISSION REQUIREMENTS

- Completed application 
- Completed supplemental applications (if applicable) 
- Resumes of all key personnel, if the applicant is in operation <3 years
- Website address
- Copy of standard client contract
- Supplemental claim form, if applicable

## 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 A.M. 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

## RISK MANAGEMENT SERVICES

### Risk Management Hotline

- PHLY has partnered with Wilson, Elser, Moskowitz, Edelman & Dicker LLP (WEMED), a nationally-recognized law firm, to offer a Risk Management Hotline
- Available to all PHLY 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 PHLY policy
- [Learn More](#)

### A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. 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](mailto:claimsreport@phly.com)

Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |

MasterCard, Visa, Discover, American Express, electronic checks



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group



800.873.4552 | **PHLY.com**



**TOKIO MARINE GROUP**  
To Be a *Good Company*

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