



CRIME PROTECTION PLUS

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
- Broad policy available monoline or in conjunction with a Management and Professional Liability policy
- Ability to purchase additional coverages such as Computer and Funds Transfer Fraud, Credit Card Forgery, and Third Party Crime



ACCEPTABLE CLASSES

- Accounting Firm
- Advertising Agency
- Church/Religious Organization
- Computer Consultant
- Contractor
- Child Care Center
- Grain Cooperative
- Health and Fitness Facility
- HOA/COA
- Hospital
- Hotel
- Insurance Agency
- Management Consultant
- Membership Organization
- Non-Profit/Social Service
- Printers (except those doing lottery, gaming, or coupons)
- Public Entities
- Retail
- Temporary Staffing
- Travel Agency
- Trustee
- Youth Organization
- Many more!

PROHIBITED CLASSES

- Alcohol and Tobacco Distributors or Manufacturers
- Law Firm
- Auctioneer
- Casino
- Check Cashing
- Collection Agency
- College/University
- Convenience Store
- Entertainment and Sports Venue
- Financial Institution
- Investment Bank
- Jeweler and Furrier
- Labor Union
- Mortgage Broker/Banker
- Pawn Shop
- Securities and Commodities Broker/Dealer
- Title/Escrow Agent
- Trucking/Transportation
- Warehouse/Inventory Exposure

CLAIM SCENARIOS

\$107,000 Embezzlement

An employee issued company credit cards in his own name and charged items for personal use.

\$250,000 Off Premises Coverage

A delivery person was threatened at gunpoint. Robbers stole electronics from his truck.

\$100,000 Employee Theft of Money

A convenience store employee took cash from the safe and left in the middle of his shift.

\$150,000 Collusion

The controller and manager colluded to embezzle money by setting up a fictitious vendor.

\$516,000 Embezzlement

The Finance Director embezzled more than \$1M over a 6 year period via overseas wire transfers. He tried to flee to Columbia and was caught when going through customs.

\$500,000 Employee Theft of Money

A bookkeeper used company funds over a 5 year period to pay for personal expenses totaling over \$800,000.

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KEY FEATURES

- Limits available up to \$15M for select risks
- Loss Sustained or Discovery coverage available
- Stand-alone Third Party Crime coverage available for eligible risks
- Coverages available:
 - Employee Theft/Client coverage
 - Forgery or Alteration
 - Inside the Premises
 - Outside the Premises
 - Money Orders and Counterfeit Paper Currency
 - Computer and Funds Transfer Fraud
- Broad definition of Employee to include volunteers, leased employees, seasonal employees, and student interns
- Availability of complementary coverages to provide broader risk management solutions including Directors & Officers, Employment Practices, Fiduciary, Errors & Omissions, Business Owner's Policy (BOP), and Cyber Liability
- Quick turnaround times for proposals and policy issuance

SUBMISSION REQUIREMENTS

- Completed application (for limits less than \$1M); application (for limits \$1M and greater)
- Most recent financial statement or 990 tax form; audited statements required for limits \$1M or greater
- Supplemental application required for certain classes
- Supplemental claim form, if applicable

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*

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