



EVALUATOR

CRIME PROTECTION PLUS

Choose the right carrier that understands and provides the coverages and limits unique to Crime Protection Plus

| | Philadelphia Insurance Companies - Crime Protection Plus | Other Carrier(s) |
|--|--|--|
| The availability of six comprehensive insuring agreements from employee theft to computer and funds transfer fraud | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Automatic Credit Card Forgery coverage included (when the forgery or alteration insuring agreement is purchased) | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Broad definition on "Employee" – includes temporary, leased, seasonal employees; as well as directors & officers, members of an LLC, volunteers, interns, guest students, and trustees | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| The availability of Loss Sustained or Discovery Based coverage | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Blanket ERISA Fidelity coverage for employee benefit plans | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Computer Fraud and Funds Transfer Fraud coverage | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Removal of "manifest intent" from the Employee Theft definition | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Modified inventory shortage exclusion – inventory records may be used in support of a loss | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Client's Property coverage, built into the form | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Counterfeit Paper Currency and Money Orders coverage | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Prior dishonesty threshold – employee excluded only if such prior loss exceeds \$1,000 | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Worldwide coverage | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Shareholder/owner theft exclusion limited to 25% ownership | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Can be purchased on stand alone basis, or as part of a D&O or Professional Liability package policy | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Availability of optional Third Party Fidelity coverage for eligible insureds | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Unique PHLY enhancements such as Terrorism Travel Reimbursement, Donation Assurance, limited Kidnap and Ransom coverage, Image Restoration, and Workplace Violence Counseling | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| An admitted A.M. Best A++ rated carrier with dedicated Professional Liability claim staff and expertise | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Coverage applies for theft caused by "Employee" whether identifiable or not | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |
| Automatic coverage for newly acquired entities (up to 15% of named Insured's revenues and three years loss free Employee Theft history) | Yes <input checked="" type="checkbox"/> | Yes <input type="checkbox"/> No <input type="checkbox"/> |

Think**PHLY** | 800.873.4552 | **PHLY.com**

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