

**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  
877.846.4830 Fax

**Metro Region**

866.586.6122  
609.512.3141 Fax

Melville, NY

516.542.1200  
516.542.8767 Fax

**Mid-Atlantic Region**

Timonium, MD  
866.607.9299  
717.558.7541 Fax

**New England Region**

West Bridgewater, MA  
888.292.3881  
877.748.1162 Fax

East Hartford, CT

860.528.5913  
860.610.0471 Fax

**North Central Region**

Naperville, IL  
800.547.9967  
630.428.9639 Fax

**Northwest Region**

West Linn, OR  
800.669.9497  
800.364.6809 Fax

**Ohio Valley Region**

Nashville, TN  
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



EDUCATORS PROFESSIONAL SELECT



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating

Ward's Top 50

95.7% Claims Satisfaction

120+ Niche Industries

800.873.4552 | **PHLY.com**

# EDUCATORS PROFESSIONAL SELECT

PHLY's Educators Professional Select (EPS) provides broad form coverage tailored to the specific needs of educational institutions. The EPS offers significant flexibility in program structure so educational institutions can select coverages, limits, and retentions to design an A+ program for their specific needs. Coverages available include educators errors and omissions, employment practices liability, Directors & Officers Liability and non-monetary defense expense.

## Key Benefits

- Flexibility in coverage structure, with ability to select limits, retentions and retroactive by coverage part
- Ability to offer a shared Limit of Liability or separate limits for each coverage part
- Defense Costs in addition to the Limit of Liability with option to include DWL with cost savings
- Punitive Damages where permitted by law
- Insured's consent required for settlement
- Modified consent to settle clause - 50%, with a 10% reduction in the retention for the Insured's acceptance of the first settlement offer
- Pre-Claim Advice Credit to Retention up to \$10,000 for insureds who seek advice of an attorney approved by PHLY for an incident that ultimately results in a claim
- Broad definition of "claim" to encompass a wide variety of demands and settlement options, including Special Needs Hearing
- Law enforcement activities of unarmed security
- Defense Costs included for non-monetary or injunctive relief actions
- Separation of insureds provision - severability.
- Loss of Earnings up to \$750 per day with a maximum of \$15,000 because of time off from work to assist in investigation or defense of a claim

## Educators Legal Liability

- Coverage for educational institution errors and omissions including failure to educate, negligent instruction, negligent career guidance or counseling, improper or inadequate academic placement or discipline
- Professional extends to include school psychologist, school psychologist supervised by school psychologist, school counselor, and employed lawyer or accountant
- Outside directorship liability for members, directors, officers or trustees serving at the direction of the educational institution as directors of 501(c)(3) nonprofit entities and endorsed outside entities.
- Broad Definition of Who is an Insured
  - Members of the Board of Education, School Committee, Board of Trustees, Board of Governors, Board of Regents.
  - Includes lawful spouse/domestic partner, the estate and heirs
  - Guidance counselor, faculty member, employee, student teacher, substitute teacher, teaching assistant, faculty aide, pastor; and volunteers.
  - Students while enrolled in a supervised internship/externship programs in satisfaction of course requirements or while acting at the direction of the Educational Institution.
  - Parent teacher organizations if under the direction of the educational institution
- Newly acquired or formed non-profit entities for 60 days

## Employment Practices Liability

- Includes wrongful termination, harassment, discrimination, retaliation and other workplace torts.
- Third Party Liability for discrimination and harassment brought by vendors, suppliers, or other business invitees.
- Breach of expressed or implied employment contract including personnel manual, employee handbook or policy statement.
- Employment related defamation, slander, or libel.
- Broad definition of discrimination including sexual orientation or preference, gender identity or expression and genetic makeup.
- Front and back pay related to an employment related wrongful act

## Additional Features

- \$50,000 Limit each for:
  - Identity Theft Expense
  - Image Restoration and Counseling
  - Key Individual Replacement
  - Kidnap Expense
  - Workplace Violence Counseling

## Crisis Management Enhancement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

## Documents Required for Proposal

- Completed, signed and dated Educators Professional Select Application
- Latest Annual Audited Financial Statement
- Five Year Loss Runs

## Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by AM Best;
- Nationally recognized as a member of Ward's Top 50;
- Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America

## Payment Terms

- Installment plans available for accounts which generate at least \$2000 in premium

# 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 these underwriting divisions:

Commercial Lines	Excess & Surplus Lines
Management & Professional Liability	Surety
Personal Lines	Accident & Health
	Environmental

## AM 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.



**TOKIO MARINE  
GROUP**

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. © 2025 Philadelphia Consolidating Holding Corp., all Rights Reserved.

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](mailto:claimsreport@phly.com)  
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com)  
MasterCard, Visa, Discover

*Inspiring Confidence.  
Accelerating Progress.*

