



EVALUATOR

EMPLOYED LAWYERS PROTECTION PLUS

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

How does Philadelphia Insurance Companies Employed Lawyers Protection Plus form (07/06) compare to other forms in the marketplace?

	Philadelphia Insurance Companies - Employed Lawyers Protection Plus	Other Carrier(s)
The strength and stability of an A.M. Best A++ rated carrier	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
No Defense Cost sub-limit for securities claims	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Most favorable venue wording for punitive, multiple, or exemplary damages	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Admitted policy form in most states	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The availability of important complementary coverages such as Directors & Officers Liability, Employment Practices Liability, and Fiduciary Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage available for outside contractor attorneys (by endorsement)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Choice of counsel (without a higher retention) – insured may choose counsel subject to company approval	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Moonlighting and pro bono services covered without requiring prior company approval (for full time counsel)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage tailored to specifically meet the needs of non-profit, privately held, and publicly traded organizations	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
No retention for non-indemnifiable (Side A) claims	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full defense coverage for Sarbanes-Oxley §307 actions (for publicly held companies)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full severability for conduct exclusions	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage provided to the entire support staff including paralegals, secretaries, legal assistants, and notaries	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Policy non-cancelable except for non-payment of premium	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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