FLEXI PLUS FIVE
Non-Profit Directors and Officers Liability

WHY PHLY?
- 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
- Policy is designed for non-profit organizations of all sizes
- Available coverages include Directors & Officers, Employment Practices, Fiduciary, Workplace Violence, and Internet Liability

TARGET CLASSES
- Alcohol/Drug Rehabilitation Center
- Association [Non-Trade]
- Bar Association
- Big Brother/Sister Program
- Court Appointed Special Advocate (CASA) Association
- Chamber of Commerce
- Child Care Center
- Children’s Group Home
- Convention Center
- Crisis Center/Hotline
- Fair & Exhibition
- Food Bank
- Foundation
- Fraternal Organization
- Goodwill Industry
- Historical Society
- Hospice
- Housing Authority/HUD Project/IRS Section 8 Housing Program
- Job Training/Sheltered Workshop
- Junior League
- Library
- Low Income Housing
- Meals on Wheels
- Mental Health Association
- Museum/Cultural Center
- Performance Art Group/Theater/Orchestra
- Private School/Technical School
- Religious Organization
- Rescue Mission
- Rural Water/Sewer District
- Safety Council
- Senior Center/Services
- Social Club
- Sports Club/League
- YMCA/YWCA
- Trade Association
- United Way
- Urban League
- Visitors Center
- Volunteer Fire Department
- Women’s & Men’s Shelter/Homeless Shelter
- Yacht Club
- Youth Association
- Zoo
- Many more!

CLAIM SCENARIOS
$75,000 Breach of Bylaws - D&O
Members of an association filed a lawsuit alleging the recent election of a new Executive Director did not follow the correct procedures outlined in the bylaws.

$65,000 Misappropriation of Funds - D&O
A grant making foundation receiving private donations was alleged to have used those funds for purposes not associated with the foundation’s underlying mission.

$55,000 Sexual Harassment - EPL
A non-profit fundraising arm of a social service agency was sued by a job applicant for sexual harassment that occurred during a job interview.

$75,000 Pregnancy Discrimination - EPL
The plaintiff terminated her position with the insured because they reduced her hours when she returned from maternity leave. She alleged pregnancy discrimination and sought damages for lost wages for the 8 months it took her to find another job.

$100,000 Administrative Error - Fiduciary
A non-profit employer was negligent in the administration of their disability coverage. Although the employee paid the monthly premium, he was never given a required questionnaire, which resulted in restricted coverage.
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

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.

SUBMISSION REQUIREMENTS
- Completed application
- Most recent financial statement/audit or 990 tax form
- Most recent Form 5500 (if Fiduciary Liability coverage is requested)
- Supplemental claim form, if applicable

FLEXI PLUS FIVE

KEY FEATURES
- Limits available up to $15M for select risks
- Available coverages include Directors & Officers, Employment Practices, Fiduciary, Workplace Violence, and Internet Liability
- Defense Costs in addition to the Limit of Liability
- Third Party EPL coverage
- Personal and Advertising Injury coverage
- Definition of Employee includes volunteers
- Coverage for punitive damages
- Availability of complementary coverages to provide broader risk management solutions including Business Owner’s Policy (BOP), Crime, and Cyber Liability
- Quick turnaround times for proposals and policy issuance
- Learn More

RISK MANAGEMENT SERVICES

Risk Management Hotline
- PHLY has partnered with Wilson, Elser, Maskowitz, 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

Employment Liability Risk Management Services
- PHLY has partnered with in2vate to offer web-enabled Employment Practices Liability (EPL) risk management services
- Provides training and management tools
- Courses provided: Abuse Prevention, Sexual Harassment, Discrimination, Smart Hiring, and MORE!
- Learn More

CHANGE OF ADDRESS

If you have any questions or comments, please contact us.

CONTACT US: 800.873.4552 | PHLY.com

RISK MANAGEMENT SERVICES: 800.873.4552
CLAIMS REPORTING: 800.765.9749
800.685.9238 Fax | Email: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459
Email: service@phly.com | Direct billed | MasterCard, Visa, Discover, American Express, electronic checks

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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. 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. © 2017 Philadelphia Consolidated Holding, All Rights Reserved.

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