



EVALUATOR

FLEXI PLUS FIVE (NON-PROFIT D&O)

Choose the right carrier that understands and provides the coverages and limits unique to Flexi Plus Five

How does the Flexi Plus Five policy (PI-NPD-2, Ed. 1/02) with the Pro-Pak Elite Enhancement (PI-NPD-82, Ed. 9/05) compare to other Non-profit D&O forms in the marketplace?

	Philadelphia Insurance Companies - Flexi Plus Five	Other Carrier(s)
Defense Cost in addition to the Limit of Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Optional selection of counsel – Insured may choose defense counsel or tender the defense to the Underwriter	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"/>
Order of payments language with priority placed on indemnifying Individual Insureds first	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fines and Penalties coverage for Excess Benefit Transaction Excise Tax proceedings (up to \$10,000 per Individual Insured and up to \$100,000 per policy year)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full severability for Individual Insureds; enhanced for the entity by naming Executive Officers	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Defense Cost for claims seeking non-monetary relief	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Fines and penalties resulting from a violation of the Emergency Medical Treatment and Active Labor Act (EMTALA), up to \$100,000	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Independent contractor included as an Individual Insured	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal and Advertising Injury coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified consent to settle (hammer) clause – 50/50 as well as an incentive for the Insured's acceptance of the first settlement offer (10% reduction)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Employment Risk Management Services available via in2vate	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Loss Assistance Hotline – 2 free hours of legal consultation	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic Acquisitions coverage for non-profit entities coming within Insured organization's control during the policy period (up to 35% of assets)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Availability of important complementary coverages – such as Crime, Employed Lawyers Liability, and Cyber Security Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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

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. | © 2015 Philadelphia Consolidating Holding Corp., All Rights Reserved.

