

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

Ewing, NJ
866.586.6122
609.512.3141 Fax

Garden City, NY
516.542.1200
516.542.8767 Fax

Mid-Atlantic Region

Harrisburg, PA
877.562.2342
717.558.7541 Fax

North Central Region

Naperville, IL
800.547.9967
630.428.9639 Fax

Northeast Region

West Bridgewater, MA
888.292.3881
877.748.1162 Fax

East Hartford, CT
860.528.5913
860.610.0471 Fax

Northwest Region

Seattle, WA
800.669.9497
800.364.6809 Fax

Ohio Valley Region

Dublin, OH
877.521.8234
866.890.2509 Fax

Rocky Mountain Region

Highlands Ranch, CO
866.608.5898
303.200.5341 Fax

Southeast Region

Kennesaw, GA
800.303.1728
770.799.3099 Fax

Southwest Region

Addison, TX
866.246.5254
972.488.8530 Fax

Sunbelt Region

Mission Viejo, CA
800.994.4121
949.582.1425 Fax

Western Region

Roseville, CA
800.846.9484
866.458.7695 Fax



GUIDES & OUTFITTERS



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating
Ward's Top 50
97.5% Claims Satisfaction
100+ Niche Industries

800.873.4552 | **PHLY.com**

GUIDES & OUTFITTERS

Philadelphia Insurance Companies' (PHLY) Guides & Outfitters program provides specially designed coverages and expertise to address the distinct exposures inherent to any guided activity. Whether you're a guide taking someone hunting, fishing, rafting, hiking, or out on an ATV or snowmobile tour, you need an insurance company that understands your industry. Our years of experience and specialization in the outdoor insurance industry allow us to provide stability in rates and coverage that the competition can't.

Key Benefits

General Liability and Professional Liability

- Comprehensive General Liability - available limits:
 - \$1M each occurrence
 - \$2M or \$3M aggregate
- Damage to Premises Rented to You - \$100,000
- Medical payments - \$5,000 (\$1,000 for hunting leases)
- Blanket additional insureds
- Available coverage options:
 - Hunting and Fishing Guides as additional insureds
 - Watercraft Liability
 - Dogs in the insured's care, custody, or control
 - Most ISO endorsements

Liquor Liability

- Limits to \$1M/\$1M (in most states)

Property

- Elite Property Enhancement: Great Outdoors, including:
 - \$100,000 Business Income and Extra Expense
- Replacement Cost or Actual Cash Value coverage
- Available coverage options:
 - Blanket limits
 - Most ISO endorsements

Umbrella/Excess Liability

- Large Excess Limits available

Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, ATVs, snowmobiles, tractors, sleighs
- Fine arts, electronic data processing, valuable papers

Crime and Fidelity

- Employee Theft/Forgery or Alteration
- Money and Securities
- Theft, Disappearance, and Destruction

Automobile

- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans, and buses used to transport campers
- Seasonal Coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal uses

Documents Required for Proposal

- Completed, signed, and dated PHLY Guides & Outfitters application
- Completed ACORD applications
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Website information or brochure

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

10 REASONS WHY™

1. One stop shopping for all your insurance needs. Property, Inland Marine, Crime, and General Liability coverage bundled into one convenient policy
2. Medical payments typically included at \$5,000
3. Not only for hunting and fishing guides. Any guided activity is eligible – canoe or sea kayak tours, walking tours, dog sled tours, photography tours, snowmobile tours, eco-tours, hiking tours
4. Availability of coverage for hunting dogs in the insured's care, custody, or control
5. Availability of coverage for sub-contracted guides as additional insureds
6. No exclusions for tree stands or ATVs
7. Inland Marine coverage for equipment such as rods, guns, small boats, snowmobiles, cameras, saddles, and tack
8. Coverage for Watercraft Liability and the waterborne exposure of your equipment available
9. Specialized Risk Management Services
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

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
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |
Interest-free installments available | MasterCard,
Visa, Discover, American Express, electronic checks

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.

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.

ThinkPHLY

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.



TOKIO MARINE GROUP
To Be a Good Company