

# 10 REASONS WHY™

## LESSORS CONTINGENT AND EXCESS LIABILITY

### Ten Reasons to Choose Philadelphia Insurance Companies for Lessors Contingent and Excess Liability

1. Pay-on-behalf of wording versus indemnity
2. Defense costs in addition to the Limits of Liability
3. Toll free claim services with special expertise in adjusting auto leasing losses
4. No 30 day I.S.O. limitation provision
5. Counterfeit Title Errors & Omissions coverage
6. Admitted insurance carrier versus Excess & Surplus lines
7. Truth in leasing
8. Odometer Errors & Omissions coverage
9. Reduced due diligence requirements with the use of an approved tracking service
10. Responds over another company's underlying coverage

#### 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.

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