Discrimination
Prejudice resulting in unfair treatment regarding promotion, or transfer practiced commonly on disability, ethnicity, or gender.
MANAGEMENT & PROFESSIONAL LIABILITY PRODUCTS

Our Management & Professional Liability Division offers a broad selection of insurance solutions on an admitted or non-admitted basis acting as primary or excess capacity. We offer various risk management solutions to private and publicly traded companies to help manage their operations and the risks associated with doing business in today’s business environment. We offer many products, from Directors & Officers Liability, to Cyber Liability; and a broad selection of Professional Liability solutions to 70+ classes.

Private Company Protection Plus - Learn More
(Private Company Directors & Officers Liability)
A multi-line policy designed for private companies of all sizes providing risk transfer solutions.

- Three (3) coverage parts available:
  - Directors & Officers Liability
  - Employment Practices Liability
  - Fiduciary Liability
- Coverages are also available on a stand-alone basis
- Limits of Liability can be combined or separate
- Defense Costs in addition to the Limit of Liability available for eligible risks

Employment Practices Liability - Learn More
Coverage is available for organizations with up to 4,000 employees.

- Retentions as low as $5,000
- Defense Costs in addition to the Limit of Liability for eligible risks
- Third Party coverage

Flexi Plus Five - Learn More
(Non-Profit Directors & Officers Liability)
Policy is designed for non-profit organizations of all sizes.

- Five (5) coverage parts available:
  - Directors & Officers Liability
  - Employment Practices Liability
  - Fiduciary Liability
  - Workplace Violence
  - Internet Liability
- Standard Policy Features
  - Defense Costs in addition to the Limit of Liability
  - Third Party EPL coverage
  - Definition of Employee includes volunteer
  - Personal & Advertising Injury coverage
  - Coverage for punitive damages

Cyber Security Liability - Learn More
A flexible policy offering both first & third party coverages for numerous classes of business.

- First party protection
  - Loss of Digital Assets
  - Non-Physical Business interruption and Extra Expense
  - Cyber Extortion
  - Cyber Terrorism
  - Security Event Costs
- Third party protection
  - Network Security & Privacy Liability
  - Employee Privacy Liability
  - Electronic Media Liability
- Complimentary access to the eRisk Hub cyber risk management portal for policyholders

Excess Liability - Learn More
Available for non-profit and private companies of all sizes.

- Available over most Management & Professional Liability forms in the market
- Follow form coverage on a simplified policy structure

Employed Lawyers Protection Plus - Learn More
Errors & Omissions coverage for attorneys employed as in-house counsel.

- Written on an admitted basis in most states
- Available for private, public, and non-profit companies
- Moonlighting & Pro Bono coverage (for full time attorneys)

Crime Protection Plus - Learn More
A broad policy available monoline or in conjunction with a Management or Professional Liability policy.

- Loss Sustained or Discovery coverage available
- Stand-alone Third Party Crime coverage available for eligible risks
- Coverages available:
  - Employee Theft/Client Coverage
  - Forgery or Alteration
  - Inside the Premises
  - Outside the Premises
  - Money Orders and Counterfeit Paper Currency
  - Computer and Funds Transfer Fraud

Cover-ProSM - Learn More
Errors & Omissions coverage for a wide variety of professions.

- Policy can be tailored to meet the needs of the Insured
- Worldwide coverage
- Claim Expense in addition to the Limit of Liability for select classes
- Personal Injury coverage
- Automatic Independent Contractor coverage
- 70+ target and acceptable classes

Integrated Technology - Learn More
A multi-line policy that can be tailored to protect a variety of technology professional services.

- Worldwide coverage
- Separate limits for Media Liability and Cyber Liability
- Coverages available:
  - Errors & Omissions
  - General Liability
  - Property
  - Auto
  - Umbrella

Media Liability - Learn More
Coverage for professionals and entities that create or disseminate media content.

- Available on either an occurrence or claims-made basis
- Worldwide coverage
- Fully customized media coverage schedules
- Claim Expense in addition to the Limit of Liability for select classes
- Ability to cover professional services associated with creation/dissemination of media content

Accountants Professional Liability - Learn More
Errors & Omissions coverage for CPAs, non-CPAs, enrolled agents, tax preparers, and bookkeepers.

- Broad definition of professional services
- Coverage includes independent contractors working on the Insured’s behalf

We offer Commercial Lines package policies for various niche markets. For a complete list of products, please visit our website at PHLY.com or speak with your Philadelphia Insurance Companies Marketing Representative.

PHLY.com/MPLDivision
Management & Professional Liability Division

A Member of the Tokio Marine Group
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 AM 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

AM Best Rating
PHLY’s two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM 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.

The PHLY Difference

REGIONAL OFFICE LOCATIONS

Northwest Region
Tualatin, OR
800.669.9497
800.364.6809 Fax

West Region
Roseville, CA
800.846.9484
866.458.7695 Fax

Sunbelt Region
Mission Viejo, CA
800.994.4121
949.582.1425 Fax

Rocky Mountain Region
Englewood, CO
866.608.5898
303.200.5341 Fax

North Central Region
Naperville, IL
800.547.9967
866.269.7890 Fax

Ohio Valley Region
Dublin, OH
877.521.8234
866.890.2509 Fax

Central Region
Leawood, KS
877.439.7459
866.823.1864 Fax

Southwest Region
Plano, TX
866.246.5254
972.488.8530 Fax

Corporate Headquarters
Bala Cynwyd, PA
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610.617.7940 Fax

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Mansfield, MA
888.292.3881
877.748.1162 Fax

East Hartford, CT
860.528.5913
860.610.0471 Fax

Metro Region
Ewing, NJ
866.586.6122
609.512.3141 Fax

Melville, NY
516.542.1200
516.542.8767 Fax

Mid-Atlantic Region
Harrisburg, PA
877.562.2342
717.558.7541 Fax

Southeast Region
Alpharetta, GA
800.303.1728
770.799.3099 Fax

Florida Region
Altamonte Springs, FL
877.672.7945
877.846.4830 Fax

CONTACT US: 800.873.4552 | PHLY.com

13 REGIONAL OFFICES: For the office nearest to you, please see the listing above.

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 | MasterCard, Visa, Discover, electronic checks

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