



PRODUCT HIGHLIGHTS

COVER-PROSM

Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Cover-ProSM program provides Errors and Omissions coverage for professionals via customized endorsements to the base claims-made policy.

Professions Eligible for Coverage

- Advertising Agency/Media Consultant
 - Animal Groomer
 - Appraiser Personal or Business Property
 - Auctioneer
 - Bankruptcy Trustee
 - Benefit Plan Consultant
 - Career Coach
 - Computer/Technology Consultant
 - Corporate Trainer
 - Court Reporter: Stenographer/Captioner/Transcriptionist (non-medical)
 - Credit Unions (Cuso's)
 - Energy Consultant
 - Financial Planner/Consultant/Adviser
 - Forensic Scientist/Expert Witness
 - Fundraising Consultant
 - Genealogical Investigator
 - Grant Coordinator/Grant Writer
 - Graphic Designer
 - Handwriting Analyst/Document Analyst
 - Hotel Manager
 - Human Resource Consultant
 - Interior Designers
 - Interior Decorators
 - Management Consultants
 - Marketing Consultants
 - Medical Billing
 - Medical Transcriptionist
 - Mortgage Brokers
 - Notary Public
 - Organic Certifying Entities
 - Organic Inspectors
 - Printers
 - Process Servers
 - Professional Organizers/Relocation Organizers
 - Project Manager (non-construction)
 - Property Managers
 - Public Relations Consultant
 - Publisher
 - Relocation Agent
 - Resume Service/Typing
 - Risk Manager/Insurance Consultant
 - Social Security Consultants
 - Technical Writer
 - Telecommunications Consultant
 - Temporary Employment Agencies
 - Recruiters
 - Ticket Broker
 - Trainer
 - Translator/Interpreter
 - Travel Agents/Tour Operators
 - Trustees
 - Tutor
- MANY MORE CONSIDERED.....

Key Benefits

- Personal Injury coverage
- Disciplinary proceeding Defense Costs limit of \$10,000 per policy period
- Defense afforded for groundless, false or fraudulent allegations
- Definition of a Claim includes arbitration proceedings
- Automatic Independent Contractor coverage for professional services while acting on the Insured's behalf
- Full severability for innocent partners
- Free 60-day discovery clause
- Domestic Partner extension
- Full suite of Risk Management Services available via PHLYGateway Risk Management Platform, including Loss Assistance Hotline with free legal consultation
- Prior Acts coverage is available for qualified applicants
- Key coverage extensions available such as Intellectual Property, Network Security, Privacy Liability, and Cyber
- Availability of important complementary coverage such as Business Owners Policy (BOP), Directors & Officers Liability, Employment Practices Liability, Fiduciary Liability, Crime, and Employed Lawyers coverage
- Policy limits up to \$15M

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits for each Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

Documents Required for Proposal

- Completed, signed, and dated application
- Supplemental application, if applicable (above list of services require a supplement)
- Statement of qualifications and resumes of all key personnel if the applicant is in operation <3 years
- Brochure and promotional material
- Copy of formalized standard client contract
- Supplemental claim form, if applicable

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COVER-PROSM - continued

Service

- Clients are serviced by both our Home Office staff as well as our Regional Offices located throughout the country

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by AM Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America

Payment Terms

- Installments available for accounts that generate at least \$2,000 in premium

For more information about our products and services, please visit us at [PHLY.com](#)

800.873.4552 | **PHLY.com**

The PHLY Difference

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