



# PRODUCT HIGHLIGHTS

## CRIME PROTECTION PLUS

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Crime Protection Plus is both comprehensive and flexible, providing Insureds with broad coverage and the ability to tailor coverage to meet their unique needs.

### Class of Business

#### Target Classes

- Accountants
- Business Services
- Computer Consultants
- Employee Benefit Plans
- Foundations
- Management Consultants
- Manufacturers
- Messenger Services
- Municipalities
- Membership Organizations
- Non-profit Organizations
- Printers
- Professional Offices
- Regional Utility Companies
- Retail
- Schools
- Social Services
- Wholesale Distributors
- Museums and Art Galleries
- Many more classes considered, contact us!

#### Prohibited Classes

- Armored Car Services
- Auctioneer
- Automobile Dealerships
- Banks and other Financial Institutions
- Casinos
- Check Cashing
- Colleges and Universities
- Jewelry Stores/Manufacturing
- Labor Unions
- Law Firms
- Mortgage Banker/Broker
- Pawn Shops
- Race Tracks
- Security Broker/Dealer
- Stockbrokers
- Transportation and/or Trucking Companies

### Coverage Features

#### Employee Theft/Client Coverage

- No "manifest intent" language
- Broad definition of Employee- includes volunteers, leased employees, seasonal employees, and student interns
- Blanket ERISA Fidelity coverage
- Investigative Costs coverage (\$25,000 sub-limit)
- Loss Reporting Threshold (25% of applicable deductible)
- Prior Dishonesty Cancellation Clause per employee threshold of \$25,000
- Coverage for client's property
- Third Party Fidelity coverage available

#### Forgery or Alteration

- Automatic Credit Card Forgery coverage included
- Coverage is also provided for Defense Costs if the Insured is sued for refusing to pay any instrument covered in this section

#### Inside the Premises

#### Outside the Premises

#### Money Orders or Counterfeit Paper Currency

#### Computer and Funds Transfer Fraud

#### Available Additional Coverage Features

- All coverages available on either a Loss Sustained or Discovery basis
- Data Reconstruction Expense coverage (\$50,000 sub-limit)

#### Third Party coverage

- Available Third Party coverage on a blanket or contract specific basis

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# CRIME PROTECTION PLUS - *continued*

## 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 Crime Protection Plus application
- Eligible risks include most commercial (non-financial institution) accounts, including both for profit and non-profit
- Application available online (include audited financial statements for limit requests of \$1M or higher)
- Third party application required if Third Party coverage is requested
- Supplement may be required depending upon class of business (see website list)

## 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](https://www.phly.com)*

800.873.4552 | **PHLY.com**

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