



# PRODUCT HIGHLIGHTS

## CONSULTING FORESTERS

### Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Consulting Forester program provides General Liability and a specific Foresters Professional Liability endorsement for university educated professionals providing a variety of services to public and private landowners. Eligible activities include timber cruising, timber inventory, determining boundary lines, forest management planning, conducting growth studies, wildlife management, timber sales, reforestation, performing property inspections, controlled or prescribed burning, pesticide or herbicide application, and surveying.

### Key Benefits

#### General Liability

- Comprehensive General Liability-available limits
  - \$1M/\$500,000/each occurrence
  - \$2M/\$1M/\$500,000 aggregate
- Employee Benefits Liability
- Damage to premises rented to you - \$100,000
- Medical payments - \$5,000
- Available coverage options:
  - Watercraft Liability
  - Most ISO endorsements

#### Forester Special Liability Coverage Endorsement

- Coverage for pesticide or herbicide application
- Coverage for smoke damage Liability
- Optional Expanded form provides coverage for appraisals
- Limited testing or consulting errors and omissions - available limits:
  - \$1M/\$500,000/\$250,000/\$100,000 each occurrence
  - \$1M/\$500,000/\$250,000/\$100,000 aggregate

#### Umbrella/Excess Liability

- Large Excess Limits available

#### 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

#### Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Strategic partnership with best-in-class vendor for you to access discounted background & motor vehicle record (MVR) checks

#### Documents Required for Proposal

- Completed, signed, and dated PHLY Consulting Forester application
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Website information or brochure
- Sample appraisal (if requesting expanded coverage for Appraisal E&O)

*continues on next page...*

# CONSULTING FORESTERS - *continued*

## Service

- Clients are serviced by our Outdoor Products Team (Located in Westminster, CO)
- Independents agents have the choice to work directly with the Outdoor Products Team or work with a Philadelphia Insurance Companies representative in the closest Regional Office

## Carrier

- The Outdoor Products Team underwriters review each submission to determine appropriate coverage placement
- Most coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

*For more information about our products and services please visit us at [PHLY.com](https://www.phly.com)*

800.873.4552 | **PHLY.com**

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. | © 2025 Philadelphia Consolidating Holding Corp., All Rights Reserved.

