



EVALUATOR

COVER-PROSM

Choose the right carrier that understands and provides the coverages and limits unique to Miscellaneous Professional Liabilities

	Philadelphia Insurance Companies - Cover-Pro	Other Carrier(s)
The strength and stability of an AM Best A++ rated carrier	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Choose the Right Liability Coverages/Limits		
Defense Cost in addition to the Limit of Liability for eligible risks	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic Independent Contractor coverage for professional services while acting on the Insured's behalf	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Personal Injury coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Reimbursement of expense costs of \$250/per day, to a maximum of \$5,000 for an Individual Insured to appear at hearings, trials, and arbitrations	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Contingent Bodily Injury and Property Damage coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The availability of important complementary coverage such as Business Owners Policy (BOP), Directors & Officers Liability, Employment Practice Liability, Fiduciary Liability, Crime, Employed Lawyers coverage, and Cyber Security Liability	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Domestic partner extension	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Every policy is tailored to meet the specific needs of each client	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Intellectual Property coverage available	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Disciplinary proceeding Defense Cost limit of \$10,000 per policy period	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Full suite of Risk Management Services available via PHLY Gateway Risk Management Platform, including Loss Assistance Hotline with free legal consultation	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Free 60-day discovery period	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Customized "Pro Pak" endorsements which address the unique needs of a variety of professional classes making every policy tailored to meet the specific needs of each client	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Punitive and exemplary damages	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic Runoff coverage for the remainder of the policy term in the event of change in control	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide territory – coverage applies to claims-made on a worldwide basis	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Definition of Claim includes any request to toll the statute of limitations	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified hammer clause (50/50)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic coverage for newly created or acquired subsidiaries (up to 15% of the named entity's annual revenue)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

800.873.4552 | **PHLY.com**

The *PHLY Difference*

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