



PRODUCT HIGHLIGHTS

PEST CONTROL SERVICES

Benefits of this Program

Philadelphia Insurance Companies (PHLY) specializes in the Pest Control Services industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States. Coverage is provided on an admitted basis in most states. For all your Pest Control Services needs, visit our website at PHLY.com.

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Personal Injury Liability
- Exterminators Liability - Care, Custody, and Control coverage
- Pollution Liability for transportation of pesticides
- Fumigating Liability
- Pollution Liability for pesticide application
- Pest Inspection Damage Liability (no reporting limitation)
- Lost Key coverage endorsement
- Employee Benefits Liability available

Property

- Building, Contents, Business Income, Crime, Boiler and Inland Marine, and all Property coverages are available
- Special Causes of Loss coverage
- Elite Property Enhancement provides Personal Property of Others - \$10,000, Valuable Papers and Records - \$50,000, Accounts Receivable - \$25,000, Business Income and Extra Expense (including contingent) - \$100,000, Automatic External Defibrillators - \$5,000, EDP Equipment and Media - \$50,000, Off-Premises Power Failure - \$25,000, Lock Replacement - \$1,000, and much more

Umbrella/Excess Liability

- Large Excess Limits available

Crime and Fidelity

- Money and Securities
- Money Orders and Counterfeit Paper Currency
- Employee Dishonesty

Directors & Officers Liability

- Defense Costs in addition to the Limit of Liability available
- Comprehensive 17 point definition of Employment Practices Act
- Most favorable venue wording for punitive, multiple, or exemplary damages

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
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned

Documents Required for Proposal

- Completed, signed, and dated PHLY Pest Control Services Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Copy of the contract used to perform pest control services
- Brochures, advertising materials, and website information

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PEST CONTROL SERVICES - *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 A.M. Best; Nationally recognized as a member of Ward's Top 50; Forbes Magazine has recognized PHLI as one of the 400 Best Big Companies in America

Payment Terms

- Installment plans 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 PHLI *Difference*

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. | © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.

