

Focus on the things that matter.
We'll handle the risk.



PHILADELPHIA
INSURANCE COMPANIES

Program Details

Philadelphia Insurance Companies' Volunteer Fire Department Product offers comprehensive coverage for General Liability, Property, Crime, Equipment Breakdown, Inland Marine, Liquor Liability, Abuse & Molestation, Directors and Officers, Fundraising/Special Events, Auto, and Umbrella. In addition, the Volunteer Fire Department product provides coverage for Mobile Firefighting Equipment, Professional Liability for Ambulance Squads, Guard Dogs and Pets, Personal Watercraft used in emergencies, Pollution and Asbestos coverage, and much more.

Coverage Features

General Liability

- Comprehensive General Liability – Limits to \$1,000,000 each occurrence / \$3,000,0000 aggregate
- Professional Medical Care Services
- Personal Watercraft used in emergencies
- Insureds include Good Samaritans and owners of property used in emergencies
- Blanket Additional Insureds
- General Aggregate applies separately to each named insured and to each location
- Pollution coverage is automatically included for:
 - Emergency operations conducted away from the premises
 - Training activities
 - Water runoff from cleaning equipment used in an emergency
- Asbestos coverage is automatically included for:
 - Emergency operations conducted away from the premises
 - Training Activities
 - Costs of abatement, removal or disposal of asbestos in emergency operations and training activities

Property:

- Ultimate Cover Product which automatically covers:
 - Property of Others used in emergencies
 - Computer Virus Extraction Expense
 - Guard Dogs and Pets
- Optional Property Coverage such as:
 - Guaranteed Replacement Cost on Buildings or Business Personal Property
- Business Income and Extra Expense coverage
 - Actual Loss of Business Income and Extra Expense due to the interruption of fund raising activities
 - Coverage will begin immediately if a Civil Authority prohibits access to the fund raising location
- Blanket Property limits with large in-house capacity
- All Risk on Building, Contents, Loss of Income and Extra Expense
- Glass Coverage – included in Building Limit

Automobile

- Covers bodily injury to a volunteer firefighter if the volunteer firefighter is not covered under Workers Compensation
- Owner of a commandeered auto is an insured
- Fellow employee exclusion is deleted
- Primary physical damage coverage to volunteers' autos used in emergencies when no coverage exists
- Physical damage deductible reimbursement when coverage exists

Documents Required for Proposal

- Complete Philadelphia Insurance Company Supplemental Volunteer Fire Department Application
- Complete ACORD Application
- Currently valued, carrier-generated Loss Runs for the current year and the three prior years

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.

Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public Corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has three underwriting divisions:

- Commercial Lines
- Specialty Lines
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win/win relationship with our customers.

NASDAQ: PHLI

A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an "A+" (Superior) rating.

Ward's

Nationally recognized as a member of Ward's Top 50 Benchmark group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

Forbes Magazine

Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America. The criteria for this annual award by Forbes is 12-month and five-year stock market returns, sales and earnings-per-share growth and debt-to-capital ratios.

MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholders. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

Regional Offices

For more information regarding other products or to download forms and applications, please visit our web site at: www.phly.com.

Volunteer Fire Departments



Ten Reasons to Choose Philadelphia Insurance for Volunteer Fire Departments

1. Business Income and Extra Expense coverages are available for loss due to interruption of fund raising events
2. Professional Medical Care Services coverage is automatically included
3. Pollution coverage is provided for:
 - Emergency operations conducted away from insured premises
 - Training activities
 - Water runoff from cleaning equipment used in an emergency
4. Owner of a commandeered auto used in an emergency is covered as an insured
5. Agreed Value or Replacement Cost valuation is available for covered autos
6. Mobile firefighting equipment coverage is available for scheduled or unscheduled mobile property
7. Six comprehensive crime coverages are available including Employee Theft and Funds Transfer Fraud
8. Director's and Officer's coverage provides defense costs in addition to the Limits of Insurance
9. Mobile boilers and pressure vessels on rescue related vehicles or floating devices are covered under Boiler and Machinery
10. Commercial Excess Liability limits available up to \$10,000,000



Corporate Office

Bala Cynwyd, PA
(800) 873-4552
(610) 617-7940 Fax

Central Region

Independence, MO
(877) 439-7459
(866) 823-1864 Fax

Florida Region

Altamonte Springs, FL
(877) 672-7945
(877) 846-4830 Fax

Metro Region

Lawrenceville, NJ
(866) 586-6122
(609) 512-3141 Fax

Mid-Atlantic Region

Harrisburg, PA
(877) 562-2342
(717) 558-7541 Fax

North Central Region

Naperville, IL
(800) 547-9967
(630) 428-9639 Fax

Northeast Region

Stoughton, MA
(888) 292-3881
(877) 748-1162 Fax

Northwest Region

Tigard, OR
(800) 669-9497
(800) 364-6809 Fax

Ohio Valley Region

Dublin, OH
(877) 521-8234
(866) 890-2509 Fax

Rocky Mountain Region

Littleton, CO
(866) 608-5898
(303) 200-5341 Fax

Southeast Region

Kennesaw, GA
(800) 303-1728
(770) 218-0600 Fax

Southwest Region

Addison, TX
(866) 246-5254
(972) 488-8530 Fax

Sunbelt Region

Mission Viejo, CA
(800) 994-4121
(949) 582-1425 Fax

Western Region

Roseville, CA
(800) 846-9484
(866) 458-7695 Fax



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LOSS CONTROL SERVICES

- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
 - Loss Assistance Hotline
 - Incident Report Forms
 - Driver Safety Training Seminars

CLAIMS REPORTING

Phone: (800) 765-9749
Fax: (800) 685-9238
E-mail: claimreport@phlyins.com

- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

- Phone: (877) 438-7459
E-mail: custserv@phlyins.com
- Direct Billed
 - Interest-Free Installments Are Available
 - MasterCard, Visa, Discover, AmEx, Electronic Checks



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