



EVALUATOR

CRIME PROTECTION PLUS

Choose the right carrier that understands and provides the coverages and limits unique to Crime Protection Plus

	Philadelphia Insurance Companies - Crime Protection Plus	Other Carrier(s)
The availability of six comprehensive insuring agreements from employee theft to computer and funds transfer fraud	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic Credit Card Forgery coverage included (when the forgery or alteration insuring agreement is purchased)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Broad definition on "Employee" – includes temporary, leased, seasonal employees; as well as directors & officers, members of an LLC, volunteers, interns, guest students, and trustees	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
The availability of Loss Sustained or Discovery Based coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Blanket ERISA Fidelity coverage for employee benefit plans	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Computer Fraud and Funds Transfer Fraud coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Removal of "manifest intent" from the Employee Theft definition	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Modified inventory shortage exclusion – inventory records may be used in support of a loss	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Client's Property coverage, built into the form	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Counterfeit Paper Currency and Money Orders coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Prior dishonesty threshold – employee excluded only if such prior loss exceeds \$1,000	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Worldwide coverage	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Shareholder/owner theft exclusion limited to 25% ownership	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Can be purchased on stand alone basis, or as part of a D&O or Professional Liability package policy	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Availability of optional Third Party Fidelity coverage for eligible insureds	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Unique PHLI enhancements such as Terrorism Travel Reimbursement, Donation Assurance, limited Kidnap and Ransom coverage, Image Restoration, and Workplace Violence Counseling	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
An admitted AM Best A++ rated carrier with dedicated Professional Liability claim staff and expertise	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Coverage applies for theft caused by "Employee" whether identifiable or not	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Automatic coverage for newly acquired entities (up to 15% of named Insured's revenues and three years loss free Employee Theft history)	Yes <input checked="" type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

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. | © 2024 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE GROUP
To Be a *Good Company*