

## 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 shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.



## 10 REASONS WHY™

### Ten Reasons to Choose Philadelphia Insurance Companies for Travel Plazas

1. A+ "Superior" rating by A.M. Best Company
2. Liquor Liability coverage available in most states
3. One of the broadest property enhancement forms in the industry. This includes but not limited to: Properly Off Premises, Fire Department Service Charge, Food Spoilage, Valuable Papers, Accounts Receivable, Debris Removal, Sewer & Drain Back-up, Ordinance of Law
4. \$50,000 limit for Pollution Clean-Up and Removal
5. \$25,000 limit for Surface Water Contamination
6. Mechanical Breakdown coverage available
7. Garage Keeper coverage is available
8. Online driving training module at LossControl.com (at no extra charge to the Insured)
9. Contingent Business Interruption available due to prolonged highway shutdowns
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

## Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: PHLY.com.

### 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



Focus on the things that Matter,  
We'll Handle the Risk!®

### 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

TOKIO  
MARINE  
GROUP



PHILADELPHIA  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

PHLY.com

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## Benefits of this Program

Philadelphia Insurance Companies Travel Plaza product is intended to cover travel centers designed specifically to meet the needs of highway travelers and truck drivers. Travel centers cater to both "4-wheel traffic" and truckers, and are usually found along major highways outside of towns and cities. Most are independently owned and operated, but some may be affiliated with national franchise chains. Travel centers often own additional "fuel stops" that sell fuel only.

In addition to diesel fuel and gasoline, travel centers provide a multitude of services to the driving public: restaurants, shower facilities, convenience stores, communication centers with fax/phone/internet access, video arcades, truck washes, truck scales, and vehicle service/repair operations. Some even have hotels or motels on the premises. These services can be either operated by the insured, or operated by a contracted 3rd Party (Lessors Risk Only). The typical risk is open 24/7/365.

## Key Benefits

### General Liability

- Comprehensive General Liability – Limits to \$1,000,000 per occurrence/\$3,000,000 aggregate
- Employee Benefits Liability
- GL Deluxe Form specific to the product including:
  - Medical Payments limit increased to \$1.5,000
  - Tenants Legal Liability limit of \$300,000
  - Broadened definitions of "Advertising Injury" and "Personal Injury"

### Property

- Ultimate Cover form available for risks with Total Insured Values greater than \$1,000,000
- Coverage for pumps, canopies and islands
- Blanket limits with large in-house capacity
- Proprietary Enhancement form including:
  - Surface water contamination - \$25,000 limit
  - Pollution Clean-up and Removal - \$50,000 limit
  - Contingent Business Interruption Extra Expense Limit of \$100,000

### Crime and Fidelity

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

### Automobile

- Owned auto (except fuel haulers)
- Hired and non-owned auto
- Garagekeepers Legal Liability

## Loss Control Services

- Product specific web-based loss control solutions through LossControl.com
- Free Online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Loss Control issues and large Loss Lessons Learned
- Strategic partnership with best in class vendor for discounted background & motor vehicle record (MVR) checks

## Documents Required for Proposal

- Completed, signed and dated ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Narrative of the operations
- Photograph of location(s)

## 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
- Management & Professional Liability
- 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.

### 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.

### Standard & Poor's

Assigned 'A+' for counterpart credit and financial strength.

### 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.

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*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.*