

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



## Program Details

Philadelphia Insurance Companies' Zoo Package is insurance uniquely designed to fulfill a wide range of special insurance needs for Zoo operations. Each policy is custom tailored to address each insured's unique exposures. Abuse & Molestation Coverage is available if the proper controls are in place. Broad Property coverage can be provided under our "Ultimate Cover" Property Form. Equipment breakdown coverage can be offered including a sub-limit for loss or damage to animals as a result of a covered equipment breakdown loss. Computer Fraud coverage is available. In addition, we offer a separate Directors and Officers Liability policy.

Some of the coverage features also available are noted below:

### Liability:

- Comprehensive General Liability
  - Limits to \$3,000,000
- Employee Benefits Liability
- Employees and Volunteers as Additional Insureds
- Coverage for Fundraising Events
- Umbrella Limits - up to \$10,000,000
- Abuse & Molestation Coverage (if eligible)
- Blanket Additional Insured for Funding Sources

### Automobile:

- Employees and Volunteers as Insureds
- Hired Car Physical Damage
- Rental Reimbursement for Private Passenger Vehicles
- Web-based Auto ID Card issuance
- Online Defensive Driving Workshop

### Property:

- Blanket Limits with large in-house capacity
- Ordinance or Law Coverage – Included up to Building Limit
- Spoilage Coverage - \$25,000
- Agreed Value Endorsement available with property appraisal

### Crime:

- Employee Theft
- Theft of Money and Securities

### Non-Profit Directors and Officers Liability:

- Defense costs are in addition to the limit of liability
- Coverage for defense costs for any actual or alleged breach of contract agreements, except breach of employment contract claims - \$25,000
- Coverage available for breach of employee contract claims
- Primary limits up to \$10,000,000 with excess limits available
- Outside Directorship Coverage
- 5 part policy, including D&O, Employment Practices Liability, Fiduciary Liability, Workplace Violence, and Internet Liability

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.



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.



### Ten Reasons to Choose Philadelphia Insurance for Zoo Package

1. **A+ (Superior) A.M. Best Rating**
2. **Excellent Loss Control Services**
3. **Superior Claims Service**
4. **Underwriters that understand the operations of Zoos**
5. **Primary and Contingent Liquor Liability available in most states**
6. **Package Program providing GL, Excess, Auto, Property/Crime products and coverage for animals as a result of an equipment breakdown claim**
7. **Abuse and Molestation Coverage available, if eligible**
8. **Capability to provide programs with self-insured retentions**
9. **Volunteer Coverage and Coverage for Fundraising Events**
10. **Directors and Officers Liability (non-profit), Employment Practices Liability, Fiduciary Liability, Internet Liability and Computer Fraud**



## Regional Offices

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

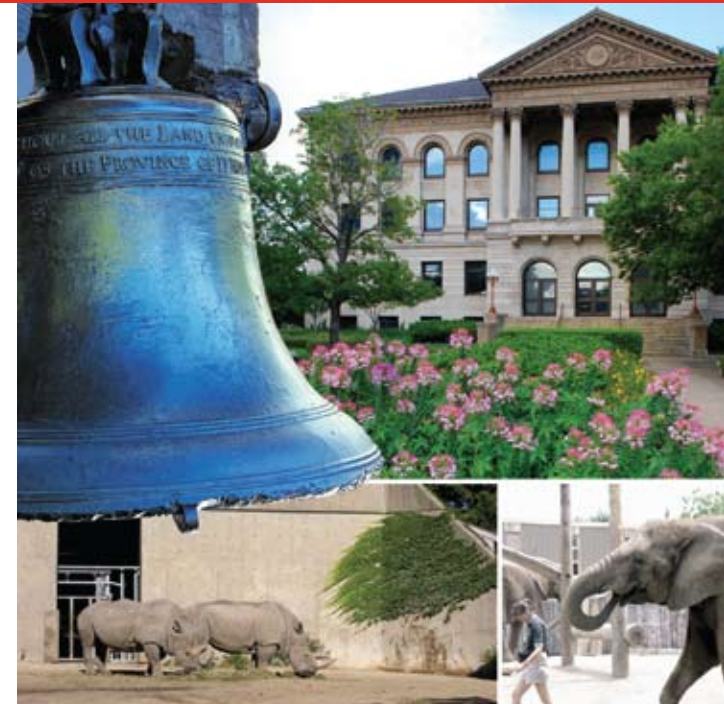
Addison, TX  
(866) 246-5254  
(972) 488-8530 Fax

### Sunbelt Region

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

### Western Region

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



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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](mailto:claimreport@phlyins.com)**

- Gather Facts, Mitigate Loss, Inventory Damage

### PAYMENT OPTIONS

**Phone: (877) 438-7459**

**E-mail: [custserv@phlyins.com](mailto:custserv@phlyins.com)**

- Direct Billed
- Interest-Free Installments Are Available
- MasterCard, Visa, Discover, AmEx, Electronic Checks



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