

PennEdge

Our new delivery platform
for targeted middle market risks



PennEdge is Penn Millers' new delivery platform to write targeted middle market risks for property, crime, liability, automobile and umbrella coverages. PennEdge is based upon Insurance Services Office (ISO) forms supplemented by Penn Millers' proprietary forms including Employment-Related Practices Liability, Equipment Breakdown coverage and industry-specific enhancement endorsements.

While liability and automobile exposures will be written and rated using traditional ISO rating plans, property exposures will be written using ISO's Capital Assets program. The Capital Assets program uses ISO's comprehensive commercial output form and deficiency-point rating both of which combine to give Penn Millers enhanced underwriting, pricing and coverage flexibility. The Capital Assets program is designed to provide coverage for all of the insured's buildings, business personal property and inland marine exposures at covered locations or located anywhere within the coverage territory.

Standard Capital Assets coverage is provided on a blanket basis at replacement cost with no coinsurance requirement when 100% insurance-to-value is written. Alternatives including coverage on a scheduled basis with coinsurance, valuations based upon either actual cash value, functional replacement cost-building, or agreed value, and requirements of less than 100% insurance-to-value are also available.

COVERAGE LINES INCLUDE:

- Automobile
- Crime
- Equipment Breakdown Coverage
- Employment Practices Liability
- Inland Marine
- Liability
- Property
- Umbrella

TARGET MARKETS INCLUDE:

- Hospitality Providers
- Laundries & Dry Cleaners
- Manufacturers
- Printers
- Wholesalers



PennEdge provides an extensive inventory of Property, Crime & Inland Marine Coverages including:

WHY PENN MILLERS?

Penn Millers Insurance is a regional property and casualty company whose strong financial foundation and successful operating strategies have earned the company a rating of "A-" (Excellent) by A.M. Best Company, the nation's leading insurance rating organization. Penn Millers currently writes competitive commercial and agribusiness products through quality, professional independent insurance agents and brokers in 33 states and continues to grow and expand its market share throughout the continental United States. Visit us online at: www.pennmillers.com for additional information.



CONTACT US:

PENN MILLERS INSURANCE COMPANY

72 North Franklin Street, P.O. Box P

Wilkes-Barre, PA 18773-0016

Tel: 570 822 8111

Fax: 570 829 2060

800 233 8347

www.pennmillers.com

PennEdge also has available a number of broadened Liability Coverages including:

Business Income & Extra Expense
(including dependant properties and worldwide options)

Accounts Receivable

Additions and Alterations

Automated External Defibrillators

Brands and Labels

Computer Fraud and Funds Transfer

Fraud

Consequential Loss

Damage To Building Arising From Theft –

Insured As Tenant

Damage To Customers' Autos *(Hospitality Services segment)*

Earthquake-Volcanic

Eruption

Equipment Breakdown

Electronic Data

Emergency Real Estate Consultant Fee

Employee Theft Coverage

Employee Theft Coverage – Customers' Property *(Hospitality Services segment)*

Extortion

False Pretense Coverage

Fine Arts *(Including in Transit)*

Fire Extinguisher Systems Expense

Food Contamination Shutdown & Supplemental Payments *(Hospitality Services segment)*

Forgery or Alteration

Identity Theft Expense

Bodily Injury Redefined

Damage To Premises Rented To You

"Who Is An Insured" Coverage

Cost of Bail Bonds – Increased Limit

Elevator Coverage

Employment Practices Liability

Good Samaritan Coverage

Knowledge of An Accident, Claim, Suit or Loss

Loss of Earnings – Increased Limit

Medical Expense – Increased Limit

Image Restoration Expenses

Installation and Mobile Equipment floater

Inventory and Appraisal Expense

Key Individual Replacement Expense

Kidnap and Ransom

Lease Cancellation Moving Expense

Lock And Master Key Replacement

Marring and Scratching *(Manufacturers segment)*

Manufacturer's Selling Price

Mislabeled Stock *(Manufacturers & Wholesalers segments)*

Money and Securities

Money Orders and Counterfeit Currency

Newly Acquired Property

Non-Owned Detached Trailers

Ordinance or Law

Patterns, Dies, Molds and Forms *(Manufacturers segment)*

Peak Season

Pollution Cleanup and Removal

Property in Transit

Prototypes *(Manufacturers segment)*

Rewards Coverage

Temporary Meeting Space

Terrorist Travel Reimbursement

Transit Backhaul

Unauthorized Business Card Use

Utility Services - Direct Damage and Time Element

Valuable Papers and Records

Water Backup and Sump Overflow Coverage

Workplace Violence Counseling

Mobile Equipment

Non-Owned Aircraft Hired, Chartered or Loaned With Paid Crew

Non-Owned Watercraft Coverage

Personal and Advertising Injury

Printers E&O

Property Damage to Customers Goods Coverage

Tank Truck Implosion Coverage

Unintentional Failure to Disclose Hazards



IMPORTANT: The information contained in this brochure does not operate to modify, revise, amend, clarify, or change in any way any policy provision, condition, limitation, exclusion or term. The nature and scope of actual coverage is governed by the language of the insurance policy issued to you. Additionally, the coverages described in this brochure may differ from the coverage received based on customer request or statutory requirements. Your Penn Millers Insurance Company agent can offer you professional advice and answer any questions you may have before you make your insurance decisions.

