

THE PENN MILLERS ADVANTAGE

www.pennmillers.com
800.233.8347

Solutions[®] FLORAL SOLUTIONS

Penn Millers Floral Solutions[®] is a business owner's policy that covers major Property and Liability exposures, Crime, and Business Interruption. Other coverages offered include Workers' Compensation, Commercial Auto, Umbrella Insurance, Employment Practices Liability and Miscellaneous Professional Liability.

THE PENN MILLERS ADVANTAGE:

- > Florists Errors and Omissions liability coverage included.
- > Deliveries-In-Transit - \$2,500 of coverage with a \$250 deductible for one delivery vehicle is provided at no additional charge.
- > Damage to Customers Property - \$25,000 of coverage with a \$250 deductible is provided at no additional charge.
- > Increased Peak Season Coverage - automatically increases by 35% to provide for seasonal variations for no additional charge.
- > \$10,000 Coverage provided for an insured's failure to deliver.
- > \$5,000 Coverage for all greenhouses is provided at no additional charge.
- > Employment Practices Liability (EPL) Coverage included.*
- > Systems Breakdown coverage included.

* May not be available in all states.

Penn Millers Insurance delivers a variety of exceptional property and casualty products designed to meet the insurance needs of targeted middle market commercial businesses. Our excellent industry reputation is achieved through our experienced underwriting, marketing and loss control staff, supported by our knowledgeable and easily accessible claims staff and senior management and backed by our financial strength. To learn more about our product portfolio please contact your local independent Penn Millers agent or a Commercial Business Marketing Representative.



Contact us: 800.233.8347
Visit us at: www.pennmillers.com

PENN MILLERS INSURANCE COMPANY
72 North Franklin Street | P.O. Box P | Wilkes-Barre, PA 18773-0016



THE PENN MILLERS PROMISE:

At Penn Millers, stellar customer service is a top priority and you have our guarantee that we will take every step possible to ensure that we provide:

- Superior Coverage
- Competitive Pricing
- Flexible Payment Plans
- Enhanced Endorsements
- Outstanding Customer Service
- Responsive Claims Service
- Customized Loss Control Programs
- and Fast/Accurate Policy Delivery

consistent with our values for exceptional service and providing first-rate insurance products. Because the trust you put in us is the foundation of our business.

PENN MILLERS INSURANCE COMPANY 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 writes competitive commercial and agribusiness products through quality, professional independent insurance agents in 33 states and continues to grow and expand its market share throughout the continental United States.



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ABOUT Solutions®

Penn Millers Solutions® is a competitive cost-effective business owner's policy that covers major Property and Liability exposures, Crime, and Business Interruption. Other coverages offered include Workers' Compensation, Commercial Auto, Umbrella Insurance, Employment Practices Liability and Miscellaneous Professional Liability.

Solutions® automatically provides comprehensive coverage for the following types of property:

- Buildings
- Business Personal Property
- Business Personal Property Seasonal Increase (Peak Season Coverage)
- Valuable Papers and Records
- Business Income
- Building Limit-Automatic Increase
- Business Liability
- Medical Expenses
- Employment Practices Liability (EPL) Coverage
- Systems Breakdown

COVERAGE ENHANCEMENTS, OPTIONAL COVERAGES & OTHER INSURANCE

Penn Millers also offers a variety of flexible coverage enhancements and optional coverages that allow you to tailor the protection your business requires. The following is a partial list of coverage enhancements and optional coverages. Coverages may not be available for all businesses and territories.

- Customer Property Coverage
- Liquor Liability
- Employee Benefits Liability
- Boiler & Machinery – Systems Breakdown
- Earthquake
- Workers Compensation
- Business Auto
- Umbrella Liability
- Non-Owned Auto Coverage

DISCOUNTS AVAILABLE

- Target Pricing for select business classes
- Premium Size Discount
- Experience Credit
- Central Station Alarm Credit
- Sole Occupancy Credit
- Sprinkler Credit
- Multiple Location Credit

EMPLOYMENT PRACTICES LIABILITY* coverage protects business from a wide range of employment-related liability claims and related defense costs brought by present, former, and prospective employees. Penn Miller's program offers:

Broad EPL Coverage with 'Duty To Defend', substantial limits and a range of deductible options, all at an affordable premium.

No separate underwriting process or application necessary for employers with 50 or less total employees.

Availability of EPL Coverage on a "refer to company" basis for employers with 51-250 total employees.

Specialized claim services, including experienced EPL law firms and attorneys to defend employers in the event of a claim, traditionally affordable only by the largest employers.

* May not be available in all states.

MISCELLANEOUS PROFESSIONAL LIABILITY - Coverage is designed for select professional service providers with up to \$2,500,000 in revenues. MPL covers liability and defense costs from claims that allege errors or omissions in the rendering of professional services. Coverage on claims made, defense within limits, duty to defend basis. Other benefits include access to specialty law firms and experienced claim specialists. Limits of Liability: \$100,000, \$250,000, \$500,000 and \$1,000,000. Deductibles range from \$1,000 to \$5,000. Premium is based upon nature of risk, limit of coverage and revenue of applicant. Exclusions: Mortgage brokers, appraisers, third party administrators, computer programmers, computer software developers, technology consulting, architects, engineers, law firms and others.

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.



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