

THE PENN MILLERS ADVANTAGE

www.pennmillers.com

800.233.8347

PennEdge®

SCRAP METAL RECYCLERS

Penn Millers' PennEdge® insurance Program for Scrap Metal Recyclers is designed for processors of metallic materials* and provides an extensive inventory of Property, Crime & Inland Marine Coverages as well as Employment-Related Practices Liability, Equipment Breakdown coverage and specific enhancement endorsements.

THE PENN MILLERS ADVANTAGE:

- > Business Personal Property will consist of machinery and equipment, including torch cutters, alligator shears, balers, forklifts, scales, brickers, sweat furnaces, cranes, conveyors and radiation detection equipment.
- > Electronic Data coverage is provided at a \$100,000 limit of insurance.
- > Pollution Cleanup and Removal coverage is provided at a \$50,000 limit.
- > Property in Transit - \$50,000*
- > Employee Theft Coverage is provided at a \$25,000 limit.
- > Non-Owned Detached Trailers property enhancement coverage - \$5,000 limit.
- > Loss of Earnings Liability Coverage up to \$2500. per day

This program also does not include auto dismantling operations

NOTE: Limits can be increased.

* Property and Crime Coverage Enhancements.

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.



ABOUT *PennEdge*®

Penn Millers' PennEdge® Insurance Program is based upon Insurance Services Office, Inc. (ISO) forms supplemented by Penn Millers' proprietary forms.

CAPITAL ASSETS COVERAGE - The Capital Assets program is designed to provide comprehensive property and crime coverage for all of an insured's buildings and business personal property at covered locations, located anywhere within the coverage territory.

EMBEDDED COVERAGES - 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.

Building coverage will also include:

- Signs
- Foundations of buildings structures and machinery
- Bulkheads, pilings, piers, wharves or docks
- Underground pipes, fl ues or drains
- Retaining walls

Business Personal Property is expanded to include an installation and mobile equipment floater. Additional coverage of \$100,000 is provided for business personal property coverage off covered locations, anywhere in the world the insured does not own, lease or operate. Brands and labels expense and ordinance or law coverage for the value of the undamaged portion of the building are provided at policy limits. Electronic Data coverage is provided at a \$100,000 limit of insurance.

CAPITAL ASSETS - Optional Coverages Business Income and Extra Expense Coverage is built into the base policy form which can be triggered by a limit of insurance entry on the Declarations page. The following additional coverages are then automatically included:

- Civil Authority
- Alteration and New Buildings
- 90 Days Extended Business Income
- \$25,000 Contractual Penalties
- \$100,000 Business Income and Extra Expense Caused by Dependent Properties
- \$50,000 Interruption Of Computer Operations
- \$250,000 Newly Acquired Locations

Many additional endorsements are also available.

To Compliment Capital Assets Coverage, PennEdge® can also be endorsed to include enhanced Property and Crime Coverages.

LIABILITY COVERAGE - Bodily Injury Liability, Property Damage Liability, Personal and Advertising Injury and Medical Payments coverage may be provided on an occurrence basis using Insurance Services Office, Inc. (ISO) forms and endorsements.

Liability limits of \$100,000, \$300,000, \$500,000 and \$1,000,000 are available. Other standard ISO optional coverages available include:

- Employee Benefits Liability (claims-made basis)
- Limited Products Withdrawal Expense
- Amended Coverage Territory - Worldwide or Designated Countries

Many enhanced liability coverages are also available.

EMPLOYMENT-RELATED PRACTICES LIABILITY COVERAGE

Employment-Related Practices Liability may be provided to insure against claims by individuals that their legal rights as employees or potential employees have been violated due to an act of an insured such as wrongful dismissal, harassment, discrimination and retaliation among others.

COMMERCIAL AUTOMOBILE COVERAGE - Liability, Physical Damage, Medical Payments / No- Fault, Uninsured & Underinsured Motorist coverage may be provided using Insurance Service Office, Inc. (ISO) forms and endorsements. Liability and Uninsured / Underinsured Motorist limits are written on a combined single limit basis with a \$1,000,000 maximum.

COMMERCIAL UMBRELLA COVERAGE - Bodily Injury Liability, Property Damage Liability, and Personal and Advertising Injury coverage may be provided over underlying liability coverages on an occurrence basis also using Insurance Services Office, Inc. (ISO) forms and endorsements.

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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