



*Introducing our **new** delivery platform for **targeted middle market risks**:*

PennEdge

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



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PennEdge will provide an extensive inventory of **Property, Crime & Inland Marine 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
- 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

PennEdge will also have available a number of **broadened Liability Coverages** including:

- 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
- 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

This document is designed to provide a simplified description and general overview of Penn Millers' new coverage offering. The information contained in this document is not and does not become a part of any policy, does not provide any coverage, and is not intended, nor can it be construed, to describe, replace, modify, revise, amend, clarify, or change in any way, any policy provision, condition, limitation, exclusion, or term of any insurance policy. Only an insurance policy issued by Penn Millers contains all of the insurance terms and provisions necessary to completely define the nature, intent, application, and/or scope of the coverage provided. The actual extent and/or scope of coverage received may differ from the coverage described in this document based on customer request, statutory requirements, or individual state regulations. The coverage described in this document may not be available in all states. Please note that in any coverage situation, the language and provisions of the policy, and not information contained in this document, shall prevail. Your Penn Millers' agent or broker can offer you professional advice and answer any questions you may have before you make any decisions regarding your insurance needs. 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 products through quality, professional independent insurance agents in eight (8) Northeastern, Mid-Atlantic and Southern states and competitive agribusiness products through quality, professional independent insurance agents and brokers in 33 states throughout the continental United States. Please visit our website at www.pennmillers.com for additional information.

