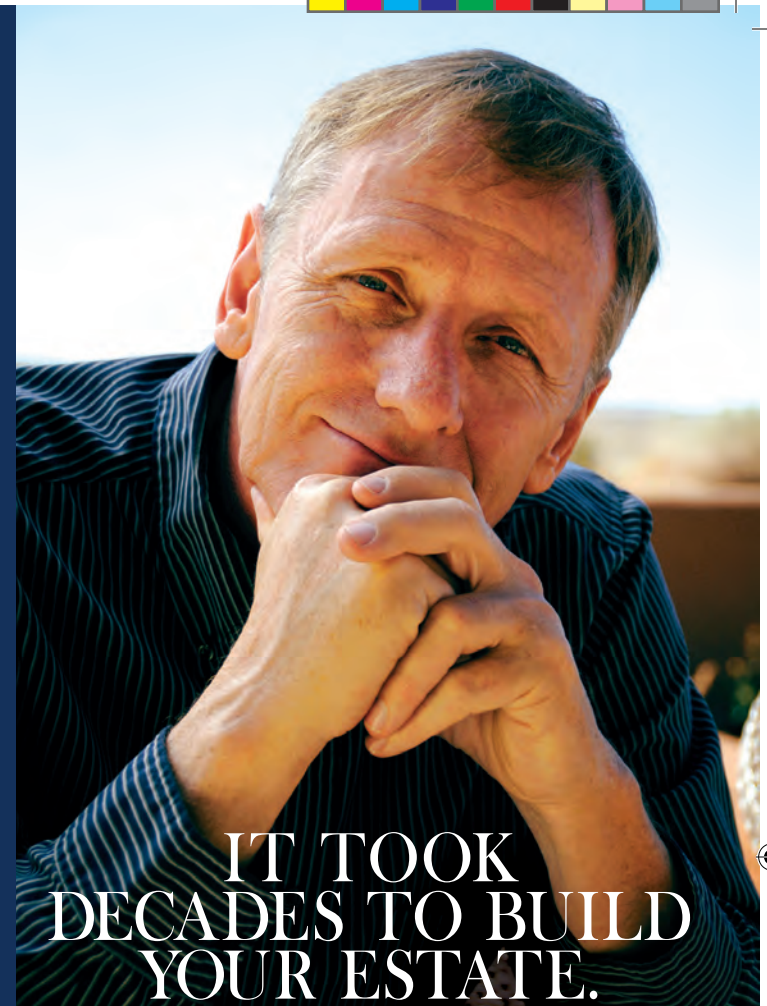




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The average senior in a residential or assisted living facility has significant assets to protect, often accumulated over decades. When first transitioning into community living it's likely that you have recently sold your home. Even if you haven't sold your home, you may have lost the critically important Liability Asset Protection you previously enjoyed with a homeowners or renters insurance policy.



### Accidents Really Do Happen

The Liability portion of a homeowners or renters insurance policy covers numerous claims. The loss of this coverage and any subsequent claims could cost you dearly, possibly wiping out your investments and other personal or family assets. This is important for everyone in a senior living community, not just those who engage in recreational activities.

Typical liability claims include but are not limited to pet bites, slip and falls, libel, slander, fire, mobility scooter accidents, and any other unintentional or negligent action that might cause bodily injury or damage to someone's personal property. That's why attorneys, accountants, business managers and family members are increasingly insisting on Asset Guard Endorsement™ (A.G.E.) liability insurance products and the comprehensive protection these provide.

You, your family and your trusted financial advisors all know your nest egg is important for your quality of life and family legacy. Now you can quickly, easily and quite affordably protect it.

### Contents Coverage

Your facility carries insurance for claims that might occur. Their insurance, however, might not cover your personal belongings. A.G.E. can help insure against loss to your TV, furniture and clothing in the event of a fire or other covered loss.

### Pet Bite Liability Insurance

Even calm and loving pets can lash out when they feel threatened or frightened, especially when in unfamiliar surroundings.



Of the roughly 4.7 million reported dog bites every year, nearly 800,000 require medical attention – losses exceed \$1 billion per year, with over \$300 million paid by homeowners insurance. Medical bills and legal fees from a single lawsuit can run into the hundreds of thousands of dollars. Fortunately you can protect your pet and yourself with A.G.E.

### Exclusive Policy Protection

A.G.E. insurance is a preferred policy protection encouraged by senior living facilities. Without it, your assets are at risk. Our program and products were



designed specifically to provide you with the very best protection available for all the assets you have worked so hard to accumulate and secure.

### Our Insurance Company

Philadelphia Insurance Company ("PIC") is a Pennsylvania-domiciled property and casualty insurance company approved in 49 states, the District of Columbia and the U.S. Virgin Islands as a surplus lines insurer. Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., which is a Member of the Tokio Marine Group, a top-tier global insurance group with approximately \$175 billion in assets and 28,000 employees in 36 countries.

The Philadelphia Insurance Companies recently received an A+ (Superior) rating by A.M. Best Company and an AA- rating by Standard & Poor's (S&P) for counterparty credit and financial strength. With its superior performance over a five-year period and having passed a stringent set of financial safety and consistency analysis screens, the group was selected from among 3,100 companies and awarded the prestigious Ward's Top 50 Seal.

Coverage(s) described may not be available in all states and are provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds.

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