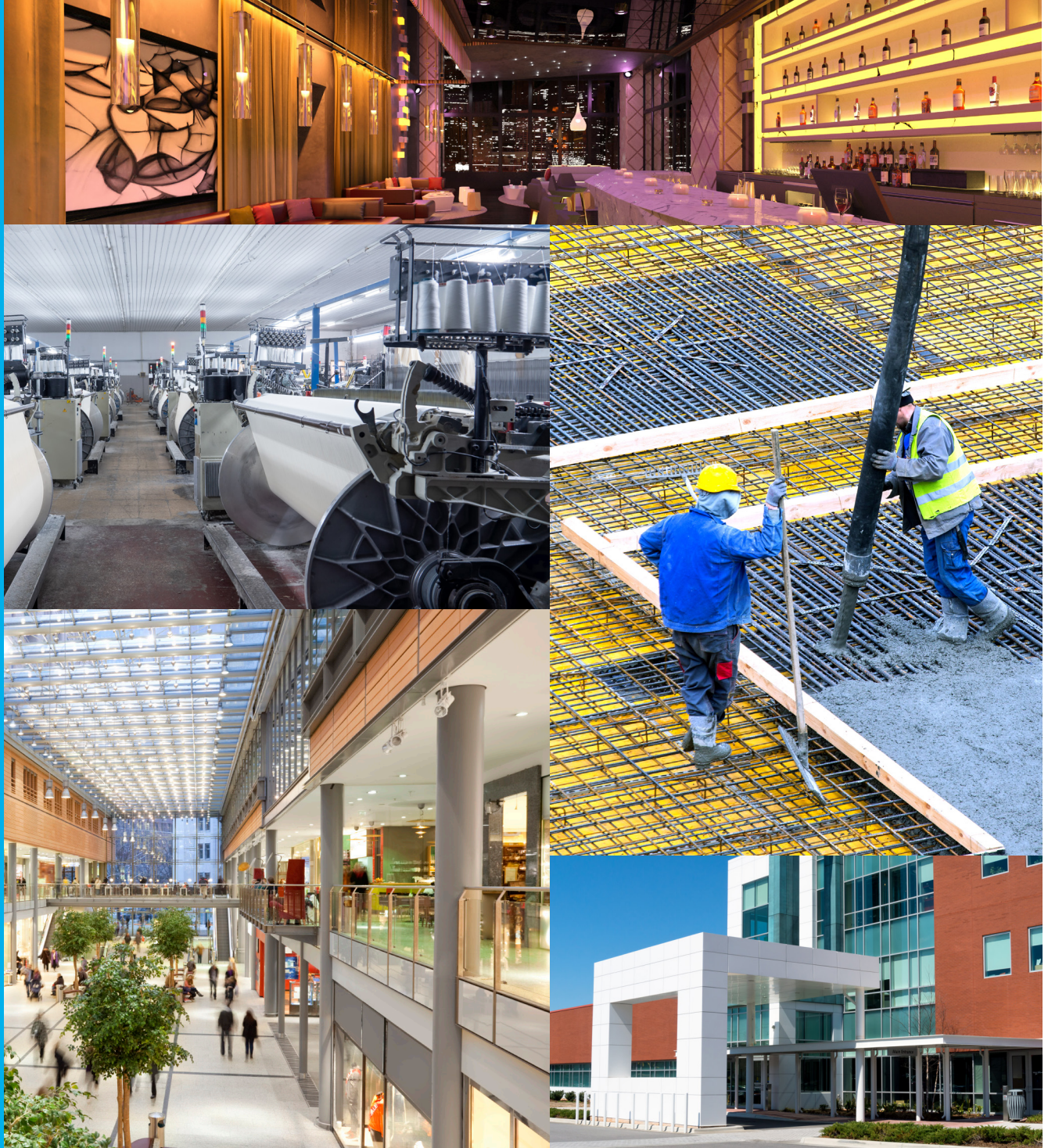


EXCESS & SURPLUS LINES



PHLY E&S SNAPSHOT



INSURANCE SOLUTIONS

AM Best A++ Rating
S&P A+ Rating
Underwriters Nationwide

855.585.6322 | [PHLY.com/ES](https://www.phly.com/ES)

PHLY E&S INSURANCE SOLUTIONS

We are a licensed E&S broker that partners with Tokio Marine Specialty Insurance Company (TMSIC) to offer excess and surplus coverage in all 50 states. As a member company of Philadelphia Insurance Companies, we have four distinct departments offering Primary Casualty & Property Coverage** , Excess Casualty Coverage, Environmental Liability Coverage, as well as Small Business Solutions.

PRIMARY PRODUCTS

Contracting

- Contractors with gross receipts up to \$50M
- Commercial* General Contractors
- Residential contractors performing repair or remodel work (no HOA work)
- Artisan Trade Contractors
- Owner's Interest Policies
- Project Specific CGL Policies
- Scheduled equipment and tools coverage (IM)

Hospitality

- Restaurants
- Hotels
- Catering halls
- Comedy clubs

Commercial Real Estate

- New construction that is not yet occupied
- New property acquisitions
- Real estate development property not yet under construction
- Vacant properties
- Properties available for lease, not yet occupied
- Buildings awaiting renovation
- Commercial Lessors Risk

Retail

- Department stores
- Strip malls
- Parking lots
- Grocery stores
- Pawn shops
- Swap meets/flea markets

Manufacturing

- Auto parts
- Machine shops
- Industrial equipment
- Toys
- Sporting goods
- Metal fabricators
- Non-invasive medical products
- Contractors equipment
- Safety products
- Furniture
- Admitted capabilities in 32 states: AL, AR, AZ, DE, GA, IA, ID, IL, IN, KS, KY, MA, MD, ME, MI, MN, MO, NC, NJ, NM, NV, OH, OR, PA, RI, SC, TN, UT, VT, WI, WV and WY, for specific classes including: Foundries, Machine shops, Metal goods, Plastic goods, Toys & Games and more. For complete details inquire with your Underwriter or Marketing Representative.

EXCESS CASUALTY

Contracting

- Commercial* General Contractors
- Residential contractors performing repair or remodel work (no HOA work)
- Owners Interest Policies
- Artisan Trade Contractors
- Project Specific Business

Hospitality

- Beer gardens, microbreweries, and microdistilleries
- Hotels (Excess \$10M X Primary GL)
- Catering halls
- Bars/ taverns
- Restaurants

Retail

- Department Stores
- Strip Malls
- Parking Lots
- Grocery stores (Excess of \$5M attachment point)

Manufacturing

- Auto parts
- Machine shops
- Industrial equipment
- Toys
- Sporting goods
- Metal fabricators
- Non-invasive medical products
- Contractors equipment
- Safety products
- Furniture
- etc.

Real Estate

- Commercial Buildings and Lessors Risk

E&S SMALL BUSINESS SOLUTIONS (premiums ranging from \$3,000 to \$15,000)

Target segments:

Commercial Real Estate

Commercial Contracting

Manufacturing

Hospitality

Retail

*Apartment construction is considered commercial

**Property can be considered on a package basis or monoline. Target classes include Hospitality, Commercial Real Estate/Vacant Properties, & Retail.



ENVIRONMENTAL OVERVIEW

In an effort to meet environmental compliance, contractual, and regulatory requirements, companies everywhere are facing a new level of risk. Our suite of products offer a broad range of flexible and comprehensive liability products for environmental solutions consisting of niche programs and structures which facilitate small and middle market business needs.

Premises Environmental Coverage (PEC)

- Annual or multi-year policies; operational risk management focus (including mergers and acquisitions)
- Minimum Premium \$3,000
- Coverage offered on claims-made basis
- Remediation Coverage on and off site (discovery and third party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation (first and third Party)
- Non-owned Location Liability
- Mold Coverage available on a claims-made basis
- Emergency Response Cost Coverage
- Optional Covered Operation Pollution Liability Coverage

Target Classes:

- Competitively broad appetite, including but not limited to: Manufacturing, Petroleum Distribution and Storage, Treatment and Disposal, Logistics, Educational, Commercial / Light Industrial & Habitational Real Estate, Healthcare including Senior Living and Services, Hospitality, Logistics & Storage, Agricultural / Food & Beverage, and more!

Contractor's Environmental Coverage (CEC)

- Annual or multi-year policies; Practice and Project-based structures available
- Minimum Premium \$3,000
- Available on either claims-made or occurrence basis
- Remediation (discovery and third party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation
- Non-owned Location Coverage (for disposal sites)
- Mold coverage available on a claims-made or occurrence basis
- Owner Controlled Insurance Program (OCIP) and Contractor Controlled Insurance Program (CCIP) structures are available

Target Classes:

- Competitively broad appetite, including but not limited to Specialty Trade Contracting such as mechanical, plumbing, and electrical, General Contracting & Construction Management, Alternative Energy such as solar, geothermal and wind, Telecommunications, Street & Road / Heavy Highway and more!

Storage Tank Environmental Policy (STEP)

- Competitively broad appetite based upon tank age, construction, contents and portfolio size
- Meets EPA's Financial Assurance requirements
- Corrective Action (Remediation Coverage)
- Third-Party Bodily Injury and Property Damage
- Minimum Premium: \$3,000/ policy
- Annual terms

Contractor's Environmental and Professional Coverage (CEPC)

- Annual policies; Practice and Project-based structures available
- Minimum Premium \$5,000
- Professional Liability coverage – Claims Made Basis
- Contracting Operations Environmental Liability available on a claims-made or occurrence basis
- Remediation Coverage including Emergency Response Costs
- Third Party Bodily Injury and Property Damage
- Transportation
- Non-owned Location Coverage (for disposal sites)
- Mold Coverage available on a claims-made or occurrence basis
- Pollution and Professional Protectives
- Mitigation & Rectification Expenses
- Faulty Workmanship

Target Classes:

- Competitively broad appetite, including but not limited to Specialty Trade Contracting such as mechanical, plumbing, and electrical, General Contracting & Construction Management, Alternative Energy such as solar, geothermal and wind, Telecommunications, Street & Road / Heavy Highway and more!

Environmental Account Solutions (E.A.S.)

Environmental Account Solutions (E.A.S.) Small business solutions offering Contractor's Environmental Coverage (CEC), Contractor's Environmental & Professional Coverage (CEPC) and Storage Tank Environmental Policy (STEP) solutions.

- Offering both Contractors Environmental Coverage and Contractors Environmental & Professional Coverage
- Designed for Specialty Trade Contractors, General Contractors/ Construction Management, Environmental Contractors, and Street & Road with revenues of \$25,000,000 or less in fiscal receipts
- STEP meets EPA Financial Assurance requirements
- Minimum Premium(s):
 - CEC: \$1,500
 - CEPC: \$2,500
 - STEP: \$300 / tank
- Built to compete with online portals for short turnaround times, but the benefit of access to a knowledgeable underwriter providing direct servicing

SEND SUBMISSIONS TO: ESsubmission@phly.com

Call us at 855.585.6322, or contact your local PHL Y Marketing Representative: PHLY.com/AboutPHLY/Offices

ABOUT US

Company Profile

PHLY E&S provides access to excess and surplus lines commercial insurance products for specialized industries. PHL Y E&S is a division of Philadelphia Insurance Companies (PHLY), a nationally recognized provider of property & casualty and specialty insurance coverages. PHL Y is rated A++ (Superior) from AM Best Company and A+ from Standard & Poor's.

PHLY E&S Industries

Contractors
Environmental
Hospitality
Manufacturing
Commercial Real Estate
Retail
Excess Coverage

MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

SURPLUS LINES BROKERS CONTACT US

Call us at **855.585.6322** or contact your local PHL Y Marketing Representative: www.PHLY.com/AboutPHLY/Offices

SUBMISSIONS AND ENDORSEMENTS:

E-mail us directly at: ESsubmission@phly.com |
ESendorsements@phly.com

RISK MANAGEMENT SERVICES: 800.873.4552

E-mail: Phlyrms@phly.com

CLAIMS REPORTING:

800.765.9749 | Fax: 800.685.9238
E-mail: Claimsreport@phly.com



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INSURANCE COMPANIES

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TOKIO MARINE GROUP
To Be a Good Company

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