

EXCESS & SURPLUS LINES

COMMERCIAL REAL ESTATE INDUSTRY



INSURANCE SOLUTIONS

AM Best A++ Rating

S&P A+ Rating

Underwriters Nationwide

855.585.6322 | **PHLY.com/ES**



COMMERCIAL REAL ESTATE INDUSTRY

VACANT PROPERTIES

Target Classes

- New construction that is not yet occupied
- New property acquisitions
- Real estate development property not yet under construction
- Foreclosed vacant properties
- Properties available for lease, not yet occupied
- Buildings awaiting renovation

Unacceptable Classes

- Sites or buildings with known pollution exposures
- Parks
- Urban vacant lots
- Lots used for local RV recreational activities
- Lakes or ponds
- Condemned buildings (unless there is an acceptable plan for demolition to occur within a short period of time – property coverage is not available on condemned buildings)

COMMERCIAL OFFICE BUILDING

Target Classes

- Parking lots/garages
- Combined office/retail/mixed use
- Warehouses/industrial

Unacceptable Classes

- Non-sprinklered over 5 stories
- Existing mold and asbestos issues

Financial Security

- AM Best rated A++
- Standard & Poor's assigned A+

ABOUT US

Company Profile

PHLY E&S provides access to excess and surplus lines commercial insurance products for specialized industries. PHLY E&S is a division of Philadelphia Insurance Companies (PHLY), a nationally recognized provider of property & casualty and specialty insurance coverages. PHLY 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



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

CONTACT US

SUBMISSIONS AND ENDORSEMENTS:

Wholesalers:

Email all PHLY E&S submissions directly to ESsubmission@phly.com | ESendorsements@phly.com or contact us at 855.585.6322.

Retail Agents:

Email all PHLY E&S submissions/endorsement requests directly to your Marketing Representative/Account Associate (<https://www.phly.com/AboutPHLY/Offices/>) or contact us at 855.585.6322.

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

All products are underwritten by Tokio Marine Specialty Insurance Company. Certain risks may not be suitable for excess and surplus lines and/or are required to be written on an admitted basis. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2025 PHLY E&S Insurance Solutions, Inc., All Rights Reserved.



TOKIO MARINE
GROUP

Inspiring Confidence.
Accelerating Progress.