

EXCESS & SURPLUS LINES

CONTRACTORS INDUSTRY



INSURANCE SOLUTIONS

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

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CONTRACTORS INDUSTRY

Target Exposures

- Contractors with gross receipts up to \$25 million
- Commercial* general contractors
- Residential contractors performing repair or remodel work (no HOA work)
- Artisan Trade contractors
- Owner's Interest Policies
- Project Specific CGL Policies

Unacceptable Classes

- New residential contractors performing work in New Tracts, Condominiums or Townhomes
- All New York state contractors
- Any contractor performing residential work in Colorado
- Wrap-ups
- Accounts in bankruptcy
- Roofing Contractors

Coverages/Capacity

Commercial General Liability – \$1M each occurrence

- Additional insured for job owners
- Employee Benefits coverage available
- Waiver of Transfer of Rights
- Per Project Aggregate
- Primary and Noncontributory
- Contractors environmental coverage sublimit up to \$100,000
- Project Specifics Policies
- Owners Interest Policies

Inland Marine

- Coverage available for Scheduled Contractors Equipment and / or Small Tools (unscheduled)
- Maximum of \$1,000,000 per schedule, and up to \$150,000 for any one piece of equipment
- Coverage available for rented / leased equipment, as well as employee tools and clothing

Also available under separate cover:

Environmental

Excess Liability

Financial Security

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

Services

- Risk Management Services

*Apartment construction is considered commercial

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

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.

CONTACT US

SUBMISSIONS AND ENDORSEMENTS:

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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.

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