

EXCESS & SURPLUS LINES



CONTRACTOR ENVIRONMENTAL & PROFESSIONAL (CEPC)<sup>SM</sup>



INSURANCE SOLUTIONS

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

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



# CONTRACTOR ENVIRONMENTAL & PROFESSIONAL COVERAGE (CEPC)<sup>SM</sup>

## Target Classes

- General Contractors
- Construction Management
- Trade/Artisan Contractors
- Street & Road/Heavy Highway Contractors

## Unacceptable Classes

- Petroleum Production Drilling & Hydrofracking
- Single Family Home Builders
- Sole Practitioners
- Architects
- Civil and Geotechnical Engineering
- Material Testing Firms

## Minimum Premium

- \$5,000

## Limits:

- \$15M per occurrence/\$15M aggregate

## Self-Insured Retention (SIR)

- Minimum \$5,000

## Terms:

- Annual or two-year policies available on a practice or project-specific basis

## Description of Coverages:

- State-of-the-art, flexible policy form that can be structured to meet the insured's specific needs
- Remediation (discovery and 3rd party triggers)
- Third Party Bodily Injury and Property Damage
- Transportation
- Contracting Operations Environmental Liability available on a claims-made or occurrence basis
- Shop/Yard Location coverage
- Non-owned Location coverage (for disposal sites)
- Image Restoration
- Emergency Expense
- Mold coverage available on a claims-made or occurrence basis

## Brochures:

[Mechanical, Electrical, Plumbing \(MEP\) Contractors](#)

[General Contractor](#)

- Illicit Abandonment
- Protective coverage available
- Mitigation/Rectification coverage available
- Broad Named Insured wording
- Definition of Construction Management
- Limited Asbestos/Lead exclusion
- 90 day automatic Extended Reporting Period
- Blanket Waiver of Subrogation for Client and any Entity
- 90 Day Cancellation Notice wording included, 10 Days for Non-payment of Premium
- Primary and Non-contributory for Professional and Contractors Pollution coverage
- Blanket Additional Insured for Coverage B. applies to any Entity
- Additional Defense Limits available

## Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

## 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

**Your Premier Source  
for Pollution!**



**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:

#### Wholesalers:

Email all PHLY E&S submissions directly to [ESsubmission@phly.com](mailto:ESsubmission@phly.com) | [ESendorsements@phly.com](mailto: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](mailto:Phlyrms@phly.com)

### CLAIMS REPORTING:

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E-mail: [Claimsreport@phly.com](mailto:Claimsreport@phly.com)