

EXCESS & SURPLUS LINES

E&S MONOLINE PROPERTY



 **PHLY**E&S  
INSURANCE SOLUTIONS

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

855.585.6322 | **PHLY.com/ES**



# E&S MONOLINE PROPERTY

While we aim to write as much business as we can on a package basis, we also have the ability to write monoline Property when the General Liability does not fit. With a minimum premium starting at \$5,000, we can consider risks up to \$50,000 in premium.

## Coverages available

- Capacity up to \$20M per risk (amount subject). Note, capacity varies by construction type, \$5M max for frame construction (\$3M if non-sprinklered)
- Wind & Hail Coverage available (depending on state and distance to coast). No distance to coast restrictions from Maryland to Maine
- Property Enhancement Coverage available including backup of sewers and drains, crime, and other additional coverages
- Equipment Breakdown Coverage available

## Submission Requirements

- ACORD Applications
- Supplemental applications for Hospitality & Vacant Buildings
- Statement of values if more than 5 locations
- Currently valued insurance company loss runs, minimum 3 years
- Expiring premium
- Desired terms & conditions

## Target Classes

### Hospitality

- Bars & Taverns
- Restaurants
- Catering Halls
- Hotels & Motels
- Bowling Alleys

### Retail

- Vacant buildings
- Lessor's Risk (depending on occupancy)
- Department Stores & Retail Stores
- Grocery Stores
- Offices

### Manufacturing

- Machine Shops
- Metal Fabricators

## Ineligible Risks

- 100% Habitational (can consider mercantile with incidental apartment units)
- Recycling
- Warehouses
- Risks in Bankruptcy

# 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](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:

800.765.9749 | Fax: 800.685.9238

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