

EXCESS & SURPLUS LINES

HOSPITALITY INDUSTRY



 **PHLY**E&S
INSURANCE SOLUTIONS

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

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HOSPITALITY INDUSTRY

Target Classes

- Restaurants with liquor sales < 50%
- Beer gardens
- Microbreweries, and micro-distilleries
- Small Boutique Hotels/Motels < 100 rooms
- Catering halls
- Bowling Alleys
- Package/ Liquor stores
- Wine tasting
- Comedy clubs

Targeted Characteristics Include:

- Local establishments
- Single or multi-locations
- Product Liability for brewing exposures or retail sales
- Restaurant, hotel, theater, and bar exposures
- Alcohol sales up to 50% of receipts

Unacceptable Classes

- Nightclubs (may be eligible for monoline property)
- Gentlemen's clubs
- College bars
- Pyrotechnics
- Locations with alcohol sales > 50%

Coverages/Capacity

Commercial General Liability –

\$1M each occurrence

- Assault & Battery coverage available up to policy limits for acceptable risks
- Employee Benefits coverage available
- Additional Insured – managers or lessors of premises

Liquor Liability – \$1M each common cause

Property

- Commercial property coverage up to \$10M per risk
- Ability to write coastal risks including wind and hail coverage (depending on state and distance to coast)
- Equipment breakdown including spoilage coverage available as optional coverage
- Property Enhancement Endorsement available including Money & Securities, Backup of Sewers and Drains, and other additional coverages

Financial Security

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

Services

- Risk Management Services

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

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TOKIO MARINE
GROUP

Inspiring Confidence.
Accelerating Progress.