

EXCESS & SURPLUS LINES



HOSPITALITY INDUSTRY



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

855.585.6322 | **PHLY.com/ES**

# 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

## The PHLY Difference

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. © 2021 PHLY E&S Insurance Solutions, Inc., All Rights Reserved.



**TOKIO MARINE GROUP**  
*To Be a Good Company*



# CONTACT US

## SUBMISSIONS AND ENDORSEMENTS:

### Wholesalers:

Email all PHLY E&S submissions directly to [ESubmission@phly.com](mailto:ESubmission@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)