

EXCESS & SURPLUS LINES



RESTORATION CONTRACTORS



INSURANCE SOLUTIONS

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

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

RESTORATION CONTRACTORS

Key Benefits

General Liability

- Comprehensive General Liability - limits to \$1M per occurrence/\$3M aggregate
- Premises Liability
- Employee Benefits Liability
- Broad Form Property Damage

Auto Liability

- \$1M combined single limit
- Uninsured/Underinsured Motorist
- Personal Injury Protection where required by law

Auto Physical Damage

- Comprehensive
- Collision

Property

- Building, Contents, Business Income, Crime, Boiler, Inland Marine, and all Property coverages are available
- Special Causes of Loss coverage

Crime and Fidelity

- Employee Dishonesty
- Money and Securities
- Money Orders and Counterfeit Paper Currency

Pollution and Professional

- Occurrence Pollution and Claims Made Professional
- Emergency Expense
- Blanket Additional Insured, Waiver of Subrogation, and Primary & Non-Contributory
- Transportation coverage
- Non-Owned Location coverage available
- Premises Pollution coverage available

Excess Liability

- Up to \$10M limit available

Bell Endorsement

- Includes \$50,000 limits each for Business Travel Accident Benefit, Donation Assurance, Emergency Real Estate Consulting Fee, Identity Theft Expense, Image Restoration and Counseling, Key Individual Replacement Expenses, Kidnap Expense, Terrorism Travel Reimbursement, and Workplace Violence Counseling. \$25,000 limits each for Conference Cancellation, Fundraising Event Blackout, Political Unrest (\$5,000 per employee), Temporary Meeting Space Reimbursement, and \$1,500 Travel Delay Reimbursement

Crisis Management Enhancement Endorsement

- \$25,000 limit for crisis management emergency response expenses incurred because of an incident giving rise to a "crisis"

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

Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A++ (Superior) by AM Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized PHLY as one of the 400 Best Big Companies in America

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



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. © 2020 PHLY E&S Insurance Solutions, Inc., All Rights Reserved.



TOKIO MARINE GROUP
To Be a Good Company



SURPLUS LINES BROKERS CONTACT US

Call us at **855.585.6322** or contact your local PHLY Marketing Representative:
www.PHLY.com/AboutPHLY/Offices

SUBMISSIONS AND ENDORSEMENTS:

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CLAIMS REPORTING:

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