

Corporate Office

Bala Cynwyd, PA
800.873.4552
610.617.7940 Fax

Central Region

Leawood, KS
877.439.7459
866.823.1864 Fax

Florida Region

Altamonte Springs, FL
877.672.7945
877.846.4830 Fax

Metro Region

Ewing, NJ
866.586.6122
609.512.3141 Fax

Garden City, NY

516.542.1200
516.542.8767 Fax

Mid-Atlantic Region

Harrisburg, PA
877.562.2342
717.558.7541 Fax

North Central Region

Naperville, IL
800.547.9967
630.428.9639 Fax

Northeast Region

West Bridgewater, MA
888.292.3881
877.748.1162 Fax

East Hartford, CT

860.528.5913
860.610.0471 Fax

Northwest Region

Tualatin, OR
800.669.9497
800.364.6809 Fax

Ohio Valley Region

Dublin, OH
877.521.8234
866.890.2509 Fax

Rocky Mountain Region

Highlands Ranch, CO
866.608.5898
303.200.5341 Fax

Southeast Region

Kennesaw, GA
800.303.1728
770.799.3099 Fax

Southwest Region

Addison, TX
866.246.5254
972.488.8530 Fax

Sunbelt Region

Mission Viejo, CA
800.994.4121
949.582.1425 Fax

Western Region

Roseville, CA
800.846.9484
866.458.7695 Fax



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating
Ward's Top 50
97.5% Claims Satisfaction
100+ Niche Industries

800.873.4552 | **PHLY.com**

REAL ESTATE

Philadelphia Insurance Companies (PHLY) specializes in the Real Estate industry. We understand how to provide a flexible and comprehensive insurance program for risks all across the United States.

Key Benefits

General Liability

- Comprehensive General Liability – limits to \$1M per occurrence/\$3M aggregate
- Products/Completed Operations
- Advertising Injury Liability
- Premises Liability
- Fire Legal Liability
- Medical Payments coverage
- Special Event Liability

Property

- Ultimate Coverage – Broad Proprietary Property Coverage form including Flood and Earthquake where available
- Special Causes of Loss coverage on buildings, contents, loss of income, and extra expense
- Agreed Value (no coinsurance)
- Blanket limits with large in-house capacity
- Back-up of sewers and drains included as cause of loss
- Coverage for building foundations and underground pipes, flues, and drains
- Demolition and Increased Cost of Construction coverage included
- Accounts Receivable and Valuable Papers coverage included
- Alarm System Upgrade coverage included
- Fire Department Service Charge coverage

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Owned/non-owned/hired auto
- Hired car physical damage
- Rental reimbursement for private passenger vehicles

Crime and Fidelity

- Money and Securities coverage (inside and outside)
- Money Orders and Counterfeit Paper Currency coverage included
- Employee Dishonesty
- Forgery or Alteration coverage available
- Theft, Disappearance, and Destruction coverage available
- Kidnap and Ransom-Extortion coverage

Documents Required for Proposal

- Completed, signed, and dated ACORD application
- Applicable PHLY supplemental application
- Ultimate Coverage Update questionnaire
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Photographs of each location
- Rent roll naming each tenant, type of business, area occupied, and rent per square feet

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

10 REASONS WHY™

1. One stop shopping for all your insurance needs. Property, Equipment Breakdown, Inland Marine, Crime, General Liability, Professional Liability, Abuse and Molestation, and Automobile coverage bundled into one convenient policy
2. Ultimate Coverage – Broad Proprietary Property Coverage form including Flood and Earthquake where available
3. Coverage for building foundations and underground pipes, flues, and drains
4. Blanket limits available
5. Accounts Receivable and Valuable Papers coverage
6. Ordinance or Law, Demolition, and Increased Cost of Construction coverage
7. Agreed Value (no coinsurance)
8. Fire Department Service Charge coverage
9. Alarm System Upgrade coverage included
10. Interest-free installments available for accounts that generate at least \$2,000 in premium

CONTACT US 800.873.4552 | **PHLY.com**

13 REGIONAL OFFICES: For the office nearest to you, please see the listing on the front page.

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |
Interest-free installments available | MasterCard,
Visa, Discover, American Express, electronic checks

ABOUT US

Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial Property/Casualty and Professional Liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by A.M. Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines

Management & Professional Liability

Personal Lines

A.M. Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. A.M. Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

ThinkPHLY

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. ©2015 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE GROUP
To Be a Good Company