EXCESS & SURPLUS LINES

VACANT BUILDINGS

PHLY E&S

INSURANCE SOLUTIONS

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

855.585.6322 | **PHLY.com/ES**

VACANT BUILDINGS

Target Risks

- New construction awaiting certificate of occupancy
- New property acquisitions
- Real estate development property
- Businesses that are temporarily closed
- Properties available for lease, not yet occupied
- Buildings listed for sale
- Buildings awaiting renovation
- Vacant land

Unacceptable Exposures

- Condemned buildings
- Buildings intended for demolition
- Risks in bankruptcy, receivership or with unpaid taxes/ liens
- Existing or unrepaired damage (fire, smoke, water, etc)
- Urban vacant lots

Coverages Available

- Commercial Package (Property & General Liability) – can also be written as monoline Property or Liability
- $1M/ $2M General Liablity Limits
- No GL deductible
- Property capacity up to $20M TIV per risk**
- Special Form and Replacement Cost available (depending on risk characteristics)
- Short term policies available (3, 6, 9 months)
- Can consider minor renovations (such as tenant build outs)
- Excess Limits available

Submission Requirements

- ACORD Applications
- Supplemental Vacant Building application (PHLY E&S or competitor's equivalent)
- Currently valued insurance company loss runs, minimum 3 years
- Desired terms & conditions

Risk Management Services

NEW **PHLY**SENSE SENSOR SYSTEM

For policyholders with Property Coverage, PHLY is offering you a no-cost, early warning sensor system that detects water and monitors room temperature. Your complimentary system features:

- All PHLY policyholders with Property Coverage are eligible for **PHLY**SENSE, an early warning sensor system that detects water and monitors room temperature
- This is available at no cost to our insureds
- Sensors designed to monitor room temperature and detect water through a cellular network, no Wi-Fi needed
- Alerts sent through SMS text, email, and/ or phone call
- 24/7 monitoring by a staffed support center

PHLYSENSE Blog
PHLY Policyholders Sign Up Today!

Financial Security

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

For More Information

about our Vacant Building program go to our Commercial Real Estate product page on PHLY.com.

**Capacity varies by construction type and sprinkler protection. Maximum capacity is for MNC or better, 100% sprinklered. Frame construction is limited to $3M (non-sprinklered) or $5M (100% sprinklered)

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

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.

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To Be a ***Good Company***

Financial Strength Rating A M BEST A++ Superior

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