

**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

**Metro Region**

Ewing, NJ  
866.586.6122  
609.512.3141 Fax

**Melville, 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**

Alpharetta, GA  
800.303.1728  
770.799.3099 Fax

**Southwest Region**

Plano, 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



COMMERCIAL EXCESS FLOOD PROGRAM



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

A.M. Best A++ Rating  
Ward's Top 50  
97% Claims Satisfaction  
100+ Niche Industries

800.873.4552 | **PHLY.com**

# COMMERCIAL EXCESS FLOOD PROGRAM

Philadelphia Insurance Companies' (PHLY) Commercial Excess Flood program offers flood protection for building, contents, and business interruption coverage - at budget-friendly rates. PHLY's Commercial Excess Flood insurance is a product of studying the flood insurance needs for businesses, analyzing flood exposures, and exploring insurance markets for the most competitive rates.

## Key Benefits

### Features and Benefits

- Competitive rates
- Coverage available on risks not subject to storm surge in a CAT 3 or less
- Ability to place coverage on eligible risks that are declined for primary coverage
- Business Income coverage available
- High limits available
- Replacement Cost coverage on buildings and contents
- Ability to schedule locations to one policy (same state)

### Coverage & Deductible

- Business Income available
- Broad coverage form
- Replacement Cost loss settlement on building and contents
- Deductibles up to \$250,000 for Habitational and \$500,000 Other Commercial

### Maximum Limits

- Building: \$5M
- Contents: \$1M
- Business Income: \$100,000 (per building)
- Total Combined: \$5M

### Rating

- All policies are individually rated based on a property's location, elevation, flood zone, number of stories, construction type, foundation type, and loss history

## Documents Required for Proposal

- Signed Excess Flood application
- Copy of Primary Flood Declaration page
- Quote requests can be submitted to [phlyflood@wncfirst.com](mailto:phlyflood@wncfirst.com)

## Documents Required for Binding

- Diligent Effort letter or Surplus Lines affidavit (if the state requires it)
- Net premium, taxes, and fees

## Carrier

- These coverages are written by Tokio Marine Specialty Insurance Company, a subsidiary of Philadelphia Consolidated Holding Corp., rated A++ (Superior) by A.M. Best Company and A+ by Standard & Poor's
- This program is underwritten by managing general agent WNC Insurance Services, Inc.

***This insurance product is not affiliated with the National Flood Insurance Program.***

## 10 REASONS WHY™

1. Competitive rates
2. Ability to place coverage on eligible risks that are declined for primary coverage
3. A.M. Best rated A++
4. Replacement Cost coverage on buildings and contents
5. Business Income coverage available
6. High limits available
7. Ability to schedule locations to one policy (same state)
8. Ability to self-insure primary limits
9. Quick claims adjusting
10. Ease of application

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](mailto:claimsreport@phly.com)  
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com) | Direct billed |  
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. ©2018 Philadelphia Consolidating Holding Corp., All Rights Reserved.



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