

**Corporate Office**  
Bala Cynwyd, PA  
800.873.4552  
610.617.7940 Fax

**Central Region**  
Leawood, KS  
877.439.7459  
866.823.1864 Fax

**Metro Region**  
Ewing, NJ  
866.586.6122  
609.512.3141 Fax

Melville, NY  
516.542.1200  
516.542.8767 Fax

**Mid-Atlantic Region**  
Timonium, MD  
877.562.2342

**North Central Region**  
Naperville, IL  
800.547.9967  
630.428.9639 Fax

**Northwest Region**  
Tualatin, OR  
800.669.9497  
800.364.6809 Fax

**Ohio Valley Region**  
Dublin, OH  
877.521.8234  
866.890.2509 Fax

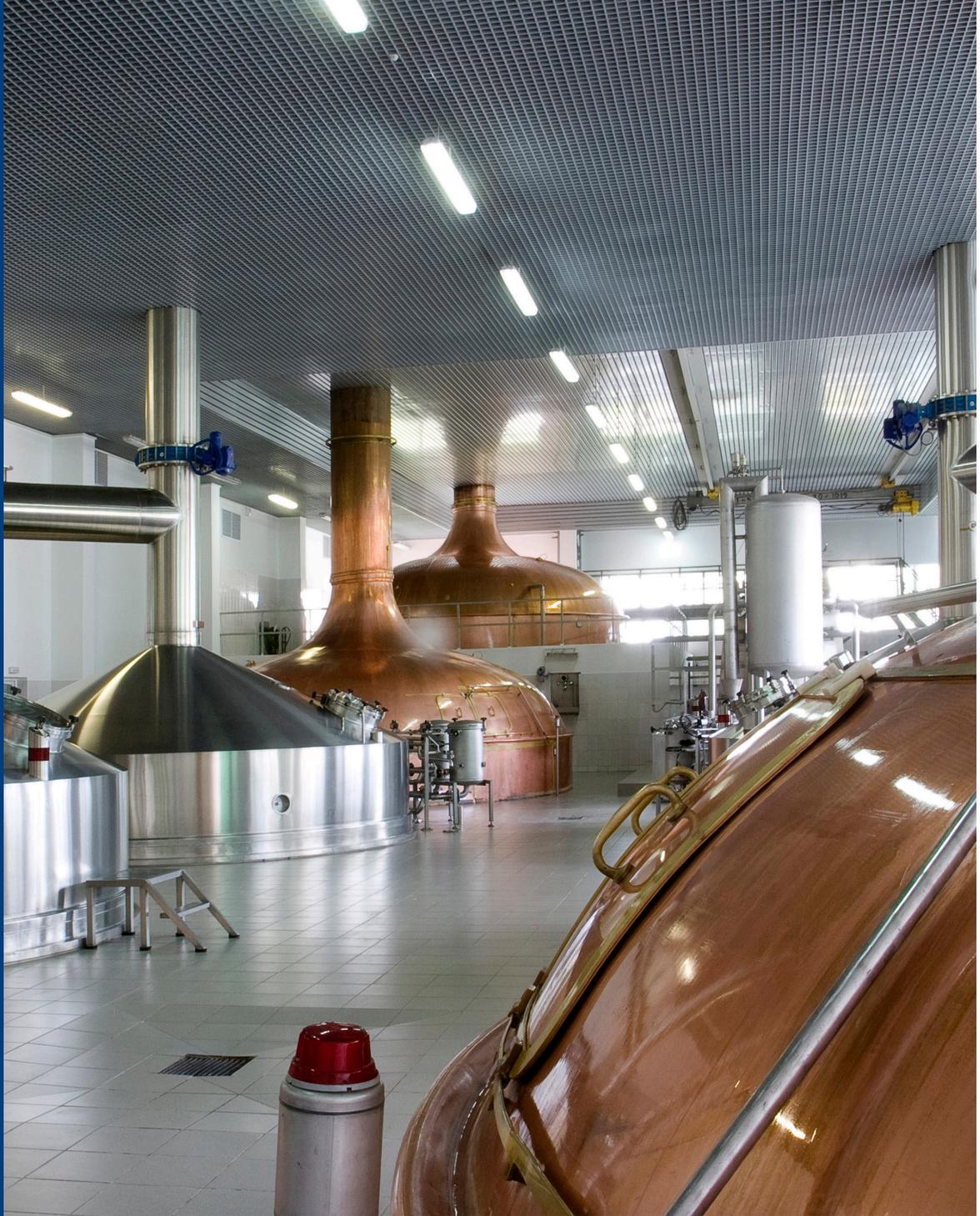
**Rocky Mountain Region**  
Englewood, CO  
866.608.5898  
303.200.5341 Fax

**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

**West Region**  
Roseville, CA  
800.846.9484  
866.458.7695 Fax



CRAFT BREWERY & DISTILLERY



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating  
Ward's Top 50  
97.4% Claims Satisfaction  
120+ Niche Industries



800.873.4552 | **PHLY.com**

# CRAFT BREWERY & DISTILLERY

Philadelphia Insurance Companies (PHLY) specializes in the Craft Brewery & Distillery 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/\$2M aggregate
- Product Withdrawal Expense coverage available
- Blanket Additional Insured
- Special Events Liability
- Liquor Liability – limits to \$1M per occurrence/\$2M aggregate
- Employee Benefits Liability coverage available

### Property

- Blanket limits with large in-house capacity
- Special Cause of Loss coverage on building contents, business income, and extra expense
- Building definition to automatically include production equipment as covered property
- Boiler & Machinery
- Contamination & Adulteration coverage available
- Valuation on Market Value
- Peak Season coverage available
- Sign coverage included (attached or unattached)

### Automobile

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

### Crime and Fidelity

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

### Umbrella/Excess Liability

- Excess limits up to \$5M

**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 for each 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"

## Documents Required for Proposal

- Completed, signed, and dated PHLY Craft Brewery & Distillery application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates
- Brochures and/or advertising materials
- Resume of owner, brew master, and business plan including financials for operations in business less than three (3) years

# 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 AM 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

## AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM 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.

# The PHLY *Difference*

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. © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.

## 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

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, electronic checks



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