



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

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
 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



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**

FUEL DEALERS

Philadelphia Insurance Companies (PHLY) specializes in the Fuel Dealers 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 up to \$1M each occurrence/\$3M aggregate
- GL Automatic Fill endorsement
- GL Broadened Pollution coverage

Property

- Ultimate Coverage - broad proprietary property coverage form including Flood and Earthquake where available
- Liquor Liability coverage available
- Contamination of Gas and Oil coverage - \$50,000
- Erroneous Delivery coverage - \$50,000
- Terminal Access Card coverage - \$50,000
- Crime, Boiler, Inland Marine, and all Property coverages under one policy
- Coverage is included for foundations, underground pipes, flue and drains, retaining walls that are not a part of the building, bridges, roadways, walks, patios, and other paved services

Umbrella/Excess Liability

- Large Excess Limits available

Automobile

- Zero deductible glass
- Single deductible on comprehensive physical damage (per occurrence)
- Lease Gap coverage
- Towing
- Electronic equipment
- Automobile Broadened Pollution coverage
- Financial responsibility filings and motor carrier filings

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. 50 year old A++ (Superior) rated carrier with national presence (\$2.5 billion written premium)
2. Wide range of Fuel Dealer exposures underwritten: Fuel distributors, convenience stores, home heating fuel, LP operations, HVAC, and more
3. Experienced Claims Representatives who understand your business
4. Fully staffed national Risk Management Services platform with local consultants who specialize in the petroleum industry
5. High built-in sub-limits eliminate excess premium: Contamination of Gas and Oil coverage \$50,000, Erroneous Delivery of Gas and Oil \$50,000, Terminal Access Card coverage \$50,000
6. \$10M Umbrella capacity
7. Liquor Liability included within Umbrella limit
8. Full Pollution coverage available (above/below ground)
9. E&S coverage placement on direct basis for hard to place exposures
10. Key individual replacement expenses

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

Crime and Fidelity

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

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 Fuel Dealer Supplemental application
- Completed ACORD application(s)
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Latest financial statement
- For locations over 20 years old, we require detailed information on plumbing, electrical, heating, and roofing updates

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. ©2017 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE GROUP
To Be a Good Company