

**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**

866.586.6122  
609.512.3141 Fax

Melville, NY  
516.542.1200  
516.542.8767 Fax

**Mid-Atlantic Region**

Timonium, MD  
866.607.9299  
717.558.7541 Fax

**New England Region**

West Bridgewater, MA  
888.292.3881  
877.748.1162 Fax

East Hartford, CT  
860.528.5913  
860.610.0471 Fax

**North Central Region**

Naperville, IL  
800.547.9967  
630.428.9639 Fax

**Northwest Region**

West Linn, OR  
800.669.9497  
800.364.6809 Fax

**Ohio Valley Region**

Nashville, TN  
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



GUIDES & OUTFITTERS



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating  
Ward's Top 50  
95.7% Claims Satisfaction  
120+ Niche Industries

800.873.4552 | **PHLY.com**

# GUIDES & OUTFITTERS

Philadelphia Insurance Companies' (PHLY) Guides & Outfitters program provides specially designed coverages and expertise to address the distinct exposures inherent to any guided activity. Whether you're a guide taking someone hunting, fishing, rafting, hiking, or out on a snowmobile tour, you need an insurance company that understands your industry. Our years of experience and specialization in the outdoor insurance industry allow us to provide stability in rates and coverage that the competition can't.

## Key Benefits

### General Liability and Professional Liability

- Comprehensive General Liability - available limits:
  - \$1M each occurrence
  - \$2M or \$3M aggregate
- Damage to Premises Rented to You - \$100,000
- Medical payments - \$5,000 (\$1,000 for hunting leases)
- Blanket additional insureds
- Available coverage options:
  - Hunting and Fishing Guides as additional insureds
  - Watercraft Liability
  - Dogs in the insured's care, custody, or control
  - Most ISO endorsements

### Liquor Liability

- Limits to \$1M/\$1M (in most states)

### Property

- Elite Property Enhancement: Great Outdoors, including:
  - \$100,000 Business Income and Extra Expense
- Replacement Cost or Actual Cash Value coverage
- Available coverage options:
  - Blanket limits
  - Most ISO endorsements

### Umbrella/Excess Liability

- Large Excess Limits available

### Inland Marine

- Equipment, tools, saddles and tack, guns, small boats, snowmobiles, tractors, sleighs
- Fine arts, electronic data processing, valuable papers

### Crime and Fidelity

- Employee Theft/Forgery or Alteration
- Money and Securities
- Theft, Disappearance, and Destruction

### Automobile

- Owned Autos: commercial vehicles, service vehicles, pick-up trucks, vans, and buses used to transport campers
- Seasonal Coverage: company will process endorsements to add and remove coverage or vehicles based on seasonal uses

## Documents Required for Proposal

- Completed, signed, and dated PHLY Guides & Outfitters application
- Completed ACORD applications
- Currently valued insurance company loss runs for the current policy period plus three (3) prior years
- Website information or brochure

## 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)  
MasterCard, Visa, Discover

# 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 these underwriting divisions:

Commercial Lines	Excess & Surplus Lines
Management & Professional Liability	Surety
Personal Lines	Accident & Health
	Environmental

## 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.



**TOKIO MARINE  
GROUP**

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. © 2025 Philadelphia Consolidating Holding Corp., all Rights Reserved.

*Inspiring Confidence.  
Accelerating Progress.*