



NICHE MARKETS as of 10/01/25

SUBMIT your new business applications through [MyPHLY](#) at PHLY.com

COMMERCIAL PACKAGE

Human Services

- Non-Profit Organizations *
- Mental Health Organizations
- Home Health & Hospice Care *
- Child Care Centers
- Home Medical Equipment Dealers (Excluding Auto)
- Religious Organizations/Churches
- For-Profit Social Service Organizations *
- Recovery Support (AA) *

Agribusiness [Click here for target classes](#)

- Commercial Agribusiness
- Farmowners

Habitational/Real Estate

- Homeowners Associations
- Condominiums
- Affordable Housing
- Apartments
- Real Estate Schedules
- Mobile Home Park Owners
- Medical Facilities/Nursing Homes (Property & Auto Only)

Recreation & Entertainment

- Film Production, Videography, Photography *
- Escape Rooms *
- Ice Rinks
- Performing Arts Centers *
- Craft Breweries & Distilleries
- Event Planners
- Fairs & Fairgrounds
- Camp Operators

Health & Fitness

- Health Clubs *
- Fitness Studios *
- [Fitness Trainers & Instructors](#)
- Salon & Day Spas

Sports

- Amateur Sports Facilities, Camps, Leagues, and Events *
- High Intensity Functional Fitness *
- Professional Sports Teams and Arenas

Industry Services

- Pool & Spa Contractors
- Security Services - Guard and Alarm Installation
- Pest Control Services (Excluding Auto)
- Manufacturing - admitted GL coverage (Select states only)

Public Services

- Museums & Cultural Institutions
- [Special Events](#) [Acceptable classes](#)
- Tenant Users Liability Insurance Program (TULIP)
- Libraries

Education

- Schools - Private K-12, Charter, Colleges/Universities
- Student Housing
- Driving Schools *
- Vocational Schools *
- Tutoring Operations *

Outdoor Products

- Guides & Outfitters
- Hunting Preserves
- Land Conservancy *
- Resorts, Lodges, and Dude Ranches
- RV Parks & Campgrounds
- Rod & Gun Clubs
- Hunt Clubs Leasing Land *
- Axe Throwing
- Bed and Breakfast *

Commercial Auto

- School Bus Contractors Program
- Chauffeured Transportation
- [Collector/Antique Vehicles - Personal Lines](#)
- Auto Daily Rental
- Auto Leasing - Contingent/Excess Liability and Contingent Physical Damage

MANAGEMENT & PROFESSIONAL LIABILITY

- Private Company D&O
- Non-Profit D&O
- Temporary Staffing **PACKAGE PRODUCT**
- Integrated Technology **PACKAGE PRODUCT**
- Employment Practices Liability
- Miscellaneous E&O
- Employed Lawyers E&O
- Cyber Security
- Media Liability
- Excess Liability
- Crime
- Allied Health Professionals
- Accountants Professional Liability
- Business Owners Policy (PHLYBOP)
- Fiduciary Liability

FLOOD COVERAGE

- Commercial Primary Flood *
- Commercial Excess Flood *
- [National Flood Program \(NFIP\)](#)

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

SURETY BONDS

- Contract Bonds
- [Commercial Bonds](#)

ACCIDENT & HEALTH

[Click here for target classes](#)

- Participant Accident
- Student Accident
- Intercollegiate Sports Accident
- Business and International Group Travel

EXCESS & SURPLUS LINES

- Primary Casualty, Property Coverage, and Excess Casualty
Targeting small and midsize accounts in commercial contracting, hospitality, retail, manufacturing, commercial real estate
- Excess Casualty
Non-admitted/admitted small to mid-size accounts both supported and unsupported

ENVIRONMENTAL

Targeting Small and Middle Market accounts

- Contractor Environmental Coverage [Professional Available]
- Premises Environmental Coverage
- Storage Tank Environmental
Now writing admitted
Submission portal (**PHLYTankEAS**) **NEW**

Inquire about these additional solutions



Small Business Unit

Premium < \$30,000
(Non-Profit, Driving Schools, Home Health & Hospice Care)

Premium < \$20,000
(All other products)

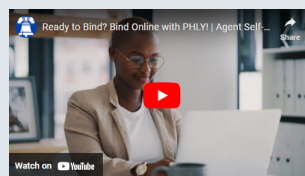
- Streamlined application process
- E-mail qualifying submissions: QuickQuotes@phly.com



PHLY's Online Products - Rate-Quote-Issue Online

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