NICHE MARKETS

COMMERICAL 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

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
- Boat Dealers
- Golf & Country Clubs
- 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
- Fuel Dealers
- 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 Transportation Contractors
- 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 (BOP)
- 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

EXCESS & SURPLUS LINES
- Primary Casualty, Property Coverage, and Excess Casualty
  Targeting small and midsize accounts (up to $100,000) 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
- Environmental Casualty Package [Combined General Liability, Contractors Environmental and Professional Coverage]
  For environmental and alternative energy contractors
- Storage Tank Environmental

Inquire about these additional solutions

Small Business Unit
- Small Business Unit is an additional solution - larger accounts remain available for these same products
- Premium < $30,000 (Non-Profit, Driving Schools, Home Health & Hospice Care)
- Premium < $20,000 (all other products)
- 2-3 day quote turnaround
- Direct underwriting access
- E-mail your qualifying submission to: QuickQuotes@phly.com

PHLY Online Products - Rate-Quote-Issue Online
- Access through MyPHLY at PHLY.com

800.873.4552 | PHLY.com