



NICHE MARKETS as of 1/1/20

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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

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)

Outdoor Products

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

Health & Fitness

- Health Clubs
- Fitness Studios - Martial Arts, Personal Training, CrossFit, Pilates, & Yoga
- Salon & Day Spas

Industry Services

- Pool & Spa Contractors
- Fuel Dealers
- Security Services - Guard and Alarm Installation
- Pest Control Services (Excluding Auto)

Public Services

- Museums
- Special Events
- Tenant Users Liability Insurance Program (TULIP)
- Libraries

Education

- Schools - Private, Academic, Charter, Trade, and Non-Profit Vocational
- Student Housing
- Private Colleges

Sports

- Amateur Sports Facilities, Camps, Leagues, and Events
- Professional Sports
- Motorsports

Recreation & Entertainment

- Film Production
- Sporting Venues
- Performing Arts Centers
- Craft Breweries & Distilleries
- Event Planners
- Fairs & Fairgrounds
- Boat Dealers
- Golf & Country Clubs

Accident & Health

- Participant Accident
- Student Accident
- Intercollegiate Sports Accident

Commercial Auto

- School Bus Transportation Contractors
- Chauffeured Transportation
- Franchised Motorcycle Dealerships
- Collector/Antique Vehicles - Personal Lines
- Auto Daily Rental
- Auto Leasing - Contingent/Excess Liability and Contingent Physical Damage

PHLY Online Products

(Rate-Quote-Issue Online)

- Special Events
- Storage Tank Environmental
- Commercial Surety
- Fitness Studios
- Fitness Instructors
- Federal Flood Insurance- NFIP
- Antique/Collector Car
- Business Owners Policy (BOP)

MANAGEMENT & PROFESSIONAL LIABILITY

- Private Company D&O
- Non-Profit D&O
- Temporary Staffing **PACKAGE PRODUCT**
- Integrated Technology **PACKAGE PRODUCT**
- Trade Associations **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

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

EXCESS & SURPLUS LINES

- Primary Casualty, Property Coverage, and Excess Casualty targeting smaller to mid-size accounts in commercial contracting, hospitality, retail, manufacturing, commercial real estate, and Small Business Solutions
- Excess Casualty Non-Admitted/Admitted smaller to mid-size accounts

ENVIRONMENTAL

- Contractor Environmental Coverage [Professional Available]
- Premises Environmental Coverage
- Environmental Casualty Package [Combined Environmental Casualty – E-PAC Combined General Liability and Contractors Environmental and Professional Coverage]
- Storage Tank Environmental

