



# NICHE MARKETS as of 4/27/22

SUBMIT your new business applications through MyPHLY at [PHLY.com](http://PHLY.com) (excluding PHLY Online Products: Flood, Surety bonds, Excess & Surplus lines, Environmental)

## 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)

### 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)

### 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

### 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**
- 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
- 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

- 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] Specifically designed for environmental 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](mailto:QuickQuotes@phly.com)

- PHLY Online Products** - Rate-Quote-Issue Online
- Access through MyPHLY at [PHLY.com](http://PHLY.com)

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