PHLYBOP

APPETITE AT A GLANCE

The PHLYBOP is designed for businesses with 25 or fewer employees who perform work in one of our many business categories and over 150 eligible classifications.

Our offering will meet the insurance needs of potentially 90% of the 33 million small business owners nationwide – including home-based businesses.

RETAIL AND SERVICE

Our Retail and Service business classification is geared towards businesses who sell goods or provide services directly to consumers in a variety of industries – including home-based businesses. We can accommodate multiple locations and classifications on the same policy.

Eligible Classes include:

- Barber Shops
- Beauty and Nail Salons
- Clothing Stores
- Florists
- Home Improvement Stores
- Photographers
- Fitness, Massage Therapists, Yoga Instructors

RESTAURANTS

The Restaurant program is designed for businesses that have been established for at least three years at their current location. Our product can entertain everything from mom-and-pop diners to fine dining, full-service restaurants.

Full cooking restaurants, who do deep fat-frying and/or work with open flames, must have NFPA-compliant suppression systems which are serviced in accordance with Commercial Cooking requirements.

Eligible Classes include:

- Casual Dining
- Fast Food Restaurants
- Fine Dining
- Limited Cooking Restaurants

OFFICES

The Office program is designed for a wide range of businesses from Accountants to Real Estate Agents. Professional liability is available for select classifications

Eligible Classes include:

- Accountants
- Employment Agencies
- Insurance Agencies
- Interior Decorators
- Medical Offices
- Veterinarians

CONTRACTORS

Our product is designed for businesses that have up to 10 employees and have subcontracting exposures of less than 25% of annual revenues.

We know many contractors work from their home and don't have property to insure. In those instances, please enter a nominal Business Personal Property limit. (e.g. $1,000).

Eligible Classes include:

- Carpenters
- Electricians
- Landscapers
- Painters
- Plumbers
- Residential Cleaners

PHLY BOP - APPETITE AT A GLANCE - continued

WHOLESALE

Our Wholesale business classification is designed for businesses whose main customers are other businesses – B2B sales of 75% or greater. While we entertain a variety of classifications, manufacturing, manufacturing representatives, and distributors who sell directly imported goods are not fit for this program.

Eligible Classes include:

- Building Materials
- Clothing Distributors
- Grocery Distributors
- Hardware and Tools
- Hobby and Artists Supplies
- Printing Supplies

HABITATIONAL

The Habitational business classification is designed for 1 - 4 family dwellings that are not owner-occupied. Every location must be exclusively tenant occupied, without exception.

The maximum number of units at any one location is four. Policies can have multiple locations as long as none of the units exceeds four families.

Eligible Classes include:

- Dwellings 4 Families or Fewer (No Retail or Office Occupancy)
- Dwellings 4 Families or Fewer (with Retail or Office Occupancy)

LESSORS RISK

This program is designed for applicants that own commercial building(s) that they rent out to other businesses. Tenants that occupy the building must be eligible for the Philadelphia Small Commercial Program. If there is any residential exposure, please quote using the Habitational business category.

If the owner is also an occupant in the building, they own (occupy a portion of the structure and rent out the rest) they are still eligible for this program if their occupied square footage is 10% or less of the total square footage of the structure.

If the owner's occupancy exceeds 10%, rate the account as tenant occupied, use the applicant's business operation as the predominant classification.

Eligible Classes include:

- Contractor Only
- Office Only
- Restaurant Only
- Retail/Services Only
- Wholesale Only
- Mixed occupancy with a restaurant
- Mixed occupancy without a restaurant

We offer a multitude of coverages catering our offering to our customers' needs including:

- Tailored PHLY-PAC offerings
- Equipment Breakdown
- Professional Liability (for select classes)
- Employment Practices Liability
- Cyber Coverage
- And much more!

Eligibility and program limitations will vary by business segment and state of domicile. Please review **PHLY**BOP Product Guide or contact your Sales/Marketing Representatives with questions.

800.873.4552 | **PHLY.com/BOP**

PHLYBOP

PHLY BOP - APPROVED STATES

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 three underwriting divisions:
Commercial Lines | Management & Professional Liability | Personal Lines

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.

CONTACT US

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749
800.685.9238 Fax | E-mail: claimsreport@phly.com
Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459
E-mail: service@phly.com | Direct billed |
MasterCard, Visa, Discover, American Express, electronic checks

PHILADELPHIA INSURANCE COMPANIES
A Member of the Tokio Marine Group

PHLYBOP

AM BEST A++ SUPERIOR Financial Strength Rating

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To Be a Good Company