



CONTRACTOR



Our product is designed for businesses that have up to 10 full-time employees with less than 25% revenue generated from subcontracting exposures.

Most Wanted Coverages

- PHLY PAC for Contractors
- Blanket additional insured and waiver of subrogation endorsements
- Voluntary Property Damage Coverage
- Snow Removal Coverage (excluded on base form – available via endorsement)
- Tools and Equipment Coverage – both blanket and scheduled limits available
- Installation Coverage

Mandatory Contractor Forms and Exclusions (may vary by state)

The following forms are included on all Contractor policies

- BP 103 (09/23): Premium Audit Noncompliance Charge
- BP 107 (09/23): Actual Cash Valuation Loss Settlement: Contractors' Installation, Tools and Equipment Coverage
- BP 119 (09/23): Exclusion - Roofing Operations
- BP 120 (09/23): Exclusion – Snow or Ice Removal Operations (exclusion is not attached if BP 14 16 Coverage is purchased)
- BP 121: Exclusion (09/23) – Tainted Drywall

Program Limitations (subject to change)

- Payroll exceeding \$300,000
- Operations that exceed 25% of subcontracted work
- Total insured value at any one location exceeds \$5M
- Contractors with products manufactured or sold under the insured's name
- Risks that perform roofing operations – either residential or commercial. Please note exclusionary language is attached to ALL Contracting risks for roofing exposures

PHLY BOP - CONTRACTOR - continued

Program Limitations (subject to change) - continued

- Contractors who repair, install, or service previously repaired, installed, or serviced boilers, burglar alarm systems, elevators, escalators, or computers
- Contractors involved in exterior work requiring cranes or heights beyond three stories
- Foundation and/or structural repair of buildings or homes
- Industrial work, including demolition, blasting, wrecking, or high-voltage electricity
- Contractors working with hazardous materials including, but not limited to:
 - Asbestos
 - Lead
 - Radon mitigation and testing

Eligible Class Codes (subject to change)

- Carpentry - Exterior
- Carpentry - Interior
- Carpet Installation
- Ceiling and Wall Installation
- Concrete Construction
- Door, Window, or Assembled Millwork
- Driveway, Parking Area, or Sidewalk repair
- Drywall Installation
- Electrical Work (Residential)
- Fence Erection Contractors
- Floor Covering Installation
- Furniture or Fixtures (Commercial installation)
- Glass Dealers and Glaziers - Sales and Installation
- Handyperson
- HVAC Installation and Repair
- Interior Decorators and Staging
- Landscape Gardening
- Lawn Sprinkler Installation
- Masonry
- Metal Erection
- Painting Exterior
- Painting Interior
- Paper Hanging
- Plastering or Stucco Work
- Plumbing - Commercial
- Plumbing - Residential
- Refrigeration Systems or Equipment Installation and Repair
- Residential Cleaning
- Septic Tank Systems - Cleaning Only
- Siding Installation
- Tile and Stonework - Interior

PHLY BOP - CONTRACTOR - continued



SCAN QR Code or
VISIT: **PHLY.com/BOPMap**
to see currently 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



800.873.4552 | **PHLY.com/BOP**



TOKIO MARINE GROUP
To Be a *Good Company*

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