



## HABITATIONAL



The Habitational business category is designed for one to four-family dwellings that are not owner-occupied. Every location must be exclusively tenant-occupied, without exception.

**Important Underwriting Note: All Habitational submissions are required to have loss runs valued within the past 90 days and recent photos of the structure(s).**

### Additional eligible criteria include:

- Buildings must be constructed in or after 1980
- All locations must have minimum \$2,500 property deductible and insured on Replacement Cost
- Buildings must be two above-ground stories or fewer (limitation includes any livable 3rd floor space)
- Rental agreements must be for a period of no less than 12 months
- All tenants are required to carry General Liability insurance naming the building owner as an additional insured
- Dwellings must be 75% occupied to be considered for eligibility (tenants only, no owner-occupied units)
- All units must have operating smoke and carbon monoxide detectors

### Program Limitations (subject to change)

- The following occupancies, at any location are ineligible:
  - Student Housing
  - Boarding/Rooming House
  - Retirement Home/Center
  - HUD Subsidized Housing (e.g. Section 8, government-funded housing)
  - Assisted Living
  - Group Homes
  - Homeless Shelters
- Additional Limitations include:
  - Locations considered a temporary rental, any unit rented for leisure or a purpose other than a permanent residence is not eligible. This includes, but is not limited to, locations operating as an Airbnb, cabin rental, bed & breakfast, etc.
  - Condo associations, homeowners' associations, apartment buildings, hotels, motels, and similar operations
  - Locations that have not had electrical, heating, and/or roof updates in the past 25 years are not eligible

### Eligible Class Codes (subject to change)

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

## PHLY BOP - HABITATIONAL - 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](mailto:claimsreport@phly.com)

Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto: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*

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. Certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds | © 2025 Philadelphia Consolidated Holding, All Rights Reserved.

080425