



LESSORS RISK



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

Most Wanted Coverages

- PHLY PAC
- Outdoor Signs
- Equipment Breakdown
- Cyber Coverage
- Employment Practices Liability

Program Limitations (subject to change)

- All tenants are required to carry at least \$1M in General Liability insurance and name the applicant as an additional insured
- Tenants performing full cooking without a wet chemical suppression system
- Buildings with over 30% vacancy
- Buildings that have a residential exposure
- 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 building owner occupies more than 10% of the total square footage, rate the account based on building owner's business operation. (e.g. Applicant, who owns a multi-tenant building, operates their clothing store in a section of the structure. The clothing store occupies 25% of the total square footage of the building, with the remaining 75% rented out to other small business owners. We would rate this operation as Clothing Store under our Retail/Service Business Category. For building ownership, select "Owned Building, not 100% occupied by applicant.")

Eligible Class Codes (subject to change)

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

PHLY BOP - LESSORS RISK - 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



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A Member of the Tokio Marine Group



PHLYBOP



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TOKIO MARINE GROUP
To Be a Good Company

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