



## OFFICES



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

### Most Wanted Coverages

- PHLY PAC
- Hired and Non-Owned Auto
- Outdoor Signs
- Employment Practices Liability
- Cyber Suite
- Professional Liability (for select classes)

### Mandatory Office Forms and Exclusions (may vary by state)

- BP 116: Exclusion – Testing or Consulting Errors and Omissions and Financial Services

### Program Limitations (subject to change)

- Governmental, civic, fraternal, political, or non-profit operations
- Financial institutions (e.g. banks, credit unions)
- Detective or investigative agencies
- Operations involved in the prescribing, offering, or distributing marijuana or cannabis for medicinal or recreational purposes (mandatory exclusion attached)

### Eligible Class Codes (subject to change)

- |   |                                      |                               |
|---|--------------------------------------|-------------------------------|
| • Accounting Services - CPAs                | • Inspection and Appraisal Companies | • Payroll Accounting Services |
| • Accounting Services - Except CPAs         | • Insurance Agents                   | • Real Estate Agents          |
| • Advertising and Related Services          | • Interior Decorators and Staging    | • Ticket Agencies             |
| • Bookkeeping Services                      | • Job Recruiters/Headhunters         | • Title Agencies              |
| • Credit Reporting Agencies                 | • Lawyers                            | • Veterinarians Office        |
| • Employment Agencies                       | • Medical Offices                    |                               |
| • Engineers or Architects - Consulting Only | • Not Otherwise Classified           |                               |

## PHLY BOP - OFFICES - 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.

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