



RETAIL AND SERVICE



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

Most Wanted Coverages

- PHLY PAC
- Outdoor Signs and Property
- Hired and Non-Owned Auto (not all class codes eligible)
- Employment Practices Liability
- Cyber Coverage
- Professional Liability (select class codes)
- Unmanned Aircraft/Drone Liability

Mandatory Retail/Services and Wholesale Forms and Exclusions (may vary by state)

The following forms are included on all Retail/Service and Wholesale policies

- BP 117 (09/23): Exclusion – Inhalation Devices
- BP 122 (09/23): Exclusion – Tanning Devices
- BP 123 (09/23): Exclusion – Tobacco and Tobacco-Related Products

Program Limitations (subject to change)

- Locations that sell guns or ammunition
- Operations that manufacture their own products
- Locations involved in the selling, growing, or distribution of marijuana or cannabis-related products (excluded via mandatory form)
- Seasonal operations (closed for three consecutive months) or locations that are open for 24 hours
- Gas stations, convenience stores, and grocery stores are not a fit for the PHLYBOP. Small health food stores (e.g., GNC, Vitamin Shoppe) are eligible.

PHLY BOP - RETAIL AND SERVICES - continued

Eligible Classes Codes (subject to change)

- Antique Stores
- Appliance Stores - Including Servicing and Repair
- Art Galleries (For and Not-For-Profit)
- Automobile Parts and Supplies (including Tires)
- Bakeries - Retail
- Barber Shops
- Beauty Parlors and Hair Styling Salons
- Bicycle Shops
- Books and Magazine Stores (New and Used)
- Bookbinding and Printing Supplies
- Camera and Photographic Equipment
- Candy or Confectionary Stores
- Ceramics
- Clothing or Apparel Retail
- Collectibles and Memorabilia
- Copying and Duplicating Stores
- Cosmetic, Hair, or Skin Preparation
- Dairy Products or Butter and Egg Stores (including Ice Cream)
- Delicatessens
- Dental Laboratories
- Department Stores
- Disc Jockey
- Drugstores
- Dry Goods Dealers – Fabrics, Yarns, and Piece Goods
- Electronic Stores
- Engraving
- Fabric Stores
- Fence Dealers
- Fitness Instructor
- Floor Covering Stores
- Florists
- Fruit or Vegetable - Dealers
- Funeral Homes or Chapels
- Fur Garments
- Furniture - Upholstered
- Furniture - Wood or Metal
- Home Furnishings Store
- Gardening and Light Farming Supply
- Gift Shops
- Glass Dealers and Glaziers - Retail
- Health or Natural Food Stores
- Hearing Aid
- Hobby, Craft, or Artists' Supply
- Home Improvement Store
- Paint, Wallpaper, or Wallcovering Stores
- Jewelry Repair
- Jewelry – Retail (Precious or Costume)
- Leather Products or Hide Stores
- Lithographing
- Locksmiths
- Mailbox or Packaging Stores -
Packaging and Preparing Goods for Shipping
- Massage Therapist
- Meat, Fish, Poultry, or Seafood Sales
- Medical, Hospital, and Surgical Supplies
- Music Stores
- Nail Salons
- Newsstands
- Office Machines or Appliances (No Repair)
- Optical Goods
- Pet Groomer
- Pet Stores
- Photographers
- Photoengraving
- Powered Equipment Dealers
- Printing
- Retail Stores – NOC
- Shoe Repair
- Shoe Stores
- Sporting Goods or Athletic Equipment
- Stationery or Paper Products
- Tailoring and/or Dressmaking
- Toy Stores
- Yoga Instructor

PHLY BOP - RETAIL AND SERVICES - 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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