



ELIGIBLE CLASSES as of 09/01/24



CONTRACTORS

- 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
- Window Cleaning



HABITATIONAL

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



LESSORS RISK

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



OFFICES

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



RESTAURANTS

- Casual Dining - alcohol sales up to 50%
- Casual Dining - no alcohol sales
- Fast Food Restaurants - cafes
- Fine Dining – no alcohol sales
- Fine Dining - alcohol sales over 30% up to 75%
- Fine Dining - alcohol sales up to 30%
- Limited Cooking Restaurants - cafes



RETAIL & SERVICE

- 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, of Skin Preparation
- Dairy Products or Butter and Eggs Stores (including Ice Cream)
- Delicatessens
- Dental Laboratories

PHLY BOP ELIGIBLE CLASSES - continued

RETAIL & SERVICE -

continued

- 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



WHOLESALE

- Air Conditioning and Combined Air and Heating Equipment
- Appliance Distributors
- Hobby, Craft, or Artists' Supply
- Automobile Parts and Supplies
- Barber Shop and Beauty Salon Supplies
- Building Materials
- Clothing Distributors
- Collectibles and Memorabilia
- Fabric
- Floor Covering
- Florists
- Fruit and Vegetable
- Gardening and Light Farming Supply
- Grocery Distributors
- Equipment, Fixtures, or Supplies Distributors
- Hardware and Tools
- Plumbing Supplies and Fixtures
- Janitorial Supplies
- Jewelry
- Meat, Fish, Poultry, or Seafood
- Hearing Aids
- Printing Supplies
- Refrigeration Equipment - Commercial
- Toy Distributor

The NEW Philadelphia Insurance Companies Small Business Policy, **PHLYBOP**, is designed for businesses with 25 or fewer employees who perform work in one of our many business categories and over 150 eligible classifications.

Our offering will meet the insurance needs of potentially 90% of the 33 million small business owners nationwide – including home-based businesses

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

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. | © 2024 Philadelphia Consolidated Holding, All Rights Reserved.