

HOW TO GET STARTED

How to get started with our new PHL Y TankEAS submission clearance portal for storage tank insurance coverage. You will need the following information to complete our online process for ADMITTED policies:

The insured must be located in one of the following states:

- AL, AZ, AR, CO, CT, DC, DE, GA, ID, IL, IN, IA, KS, ME, MD, MA, MI, MN, MO, MT, NE, NV, NH, NM, NC, ND, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WV, WI, WY

The storage tanks cannot include any of the following exposures*:

- Storage tank portfolios greater than 100 tanks (regardless of above-ground or underground status)
- Single-walled (steel or fiberglass) tanks 25 years of age or older
- Double-walled (steel or fiberglass) tanks greater than 30 years old
- Tanks greater than 40,000 gallons in capacity/size

Tanks with the above exposures may qualify for our non-admitted coverage.



CLEARING THE SUBMISSION


Dashboard

Loss Runs

Claims Handling


Invoices/Bills


New Submission



Account Name ▼

Effective Date Range

MM-DD-YYYY 

MM-DD-YYYY 

Search

Reset Filters

Submission Statuses

☐ Referred to UW

☐ In Progress

☐ Declined

☐ Closed

Search for an account currently insured with PHL Y by using your dashboard or click New Submission.

1. If your agency has multiple branches, please select the correct location from the dropdown list
2. Select the correct Agency Contact
3. Enter the complete legal name of the Applicant and click on Basic or Advanced Search
4. If the account is not in our system, Create a New Account
5. Begin typing the first several characters of the Applicant's address, and options will pre-fill with the USPS validating format.
6. Once all new account information is entered, you're ready to Start Submission!

When you click Start Submission, the final clearance and validation will occur in our systems to start your online application. This will verify that no other agency has an active policy or fully completed submission with PHL Y for this Applicant.

continue on next page

APPLICATION PROCESS

QUALIFICATION QUESTIONS

First level of qualifying questions for possible declination due to unacceptable exposures

Automatic Declination – The questions below determine if this risk meets our overall appetite for issuing a quote. If the account does not fit our appetite, you will receive a pop-up notifying you of the declination in full, and the application process will then be completed. You will be returned to the Dashboard and this submission will be updated to a “Declined” status.”

Please note, if you believe you have answered any of these questions in error, you can start a new submission.

1. Are there any underground storage tanks or associated piping (USTs) out of compliance with applicable EPA or state regulations for constructions, tightness testing, monitoring, or leak detection?
2. Are there any tanks containing anhydrous ammonia(NH3) chlorine dioxide or other placarded hazardous material or wastes?
3. Are there any tanks greater than 100,000-gallon in capacity?
4. Any residential, potable, or bare steel without cathodic protection?
5. Are any aboveground storage tanks (ASTs) without secondary containment as required by applicable governmental regulations? (If no ASTs are being considered in the placement, select No to proceed)

Second level of questions for a quote on an Admitted basis

Declination for an Admitted Quote: These questions will only be made available if the submission is cleared by the questions above for fitness of appetite on the product for exposures.

1. Are there more than 100 tanks to be considered on this placement?
2. Do you require greater than \$5,000,000 each incident / \$5,000,000 aggregate limits?
3. Is the First Named Insured/Application Entity located in any one of the following states? Alaska (AK), California (CA), Hawaii (HI), Kentucky (KY), New Jersey (NJ), Virginia, (VA), Washington (WA), or New York (NY)?
4. As of the effective date of this proposed policy, are any single-walled construction tanks greater than 25 years of age?
5. As of the effective date of this proposed policy, are any double-walled construction tanks greater than 30 years of age?

If your submission does not qualify for an Admitted quote, a pop-up will provide instructions for you to have PHLY review the account (if you so choose) on a Non-Admitted/Surplus Lines basis via submission to ESSubmission@phly.com.

Automatic Referrals

The submission will be referred to the Underwriter upon full completion from the clearance portal, and they will request additional information in order to make a final determination on a quote.

1. Are there any inactive, closed, or temporarily out-of service tanks?
1. Are any tanks located within or nearby existing contamination?
2. Has there ever been a reportable release at this location?
3. Is any tank scheduled to be replaced, removed, upgraded, or taken out of service?
4. Is the Applicant aware of any known environmental losses in the last three years?
5. At the time of signing this application, is the Applicant aware of any circumstances which may reasonably be expected to give rise to a claim under this policy?
6. Are there more than 60 discrete tanks to be reviewed by this application?

GENERAL APPLICATION QUESTIONS

This final screen asks a final list of questions to complete the online application process. This is also the section where you can add an additional insured or additional named insured entities through answering “Yes” to question #5 and selecting the type of insured and relationship to the application in the drop-down features

The screenshot shows a web form titled "General Application" with a "Yes No" toggle in the top right corner. The form contains five numbered questions, each with a corresponding radio button for "Yes" or "No". Question 1 is "Facility Type (Optional):" followed by a text input field. Questions 2 through 5 are yes/no questions about tanks and insureds. Below the questions is a "Create New" button. A table with three columns: "Other Insured Type", "Other Insured Name", and "Relationship Of Applicant". The "Other Insured Type" column has a dropdown menu with "Select" as the current value. The "Other Insured Name" column has a text input field. The "Relationship Of Applicant" column has a dropdown menu with "Select" as the current value. Below the table are "Cancel", "Delete", and "Save" buttons. At the bottom of the form are four buttons: "Prev", "Save", "Cancel Application", and "Continue" (highlighted in green).

Yes No

General Application

1. Facility Type (Optional):

2. Are any tanks above the floor of underground areas such as basements or tunnels? ☐ Yes ☒ No

3. Are any tanks used in septic systems, or for wastewater or storm water collection? ☐ Yes ☒ No

4. Are any tanks used in flow-through process, emergency spill or as overfill? ☐ Yes ☒ No

5. Are there other insureds that need to be added to the policy? ☒ Yes ☐ No

Create New

Other Insured Type	Other Insured Name	Relationship Of Applicant
Select	<input type="text"/>	Select

Cancel Delete Save

Prev Save Cancel Application Continue

continue on next page

LOCATION AND TANKS SCHEDULES - TWO OPTIONS AVAILABLE

LOCATION AND TANK SCHEDULE ENTRY

OPTION 1 (Recommended)

Pre-formatted Excel file download/upload feature

When using the pre-formatted spreadsheet, it will ensure that you have all of the correct entry fields. The validation indicator (Green for all good and Red for errors) will let you know exactly what we need to rate this account. It is an Easy Click, Drag & Drop feature!

Upload Locations & Tanks

Step 1: Download

Pre-formatted Excel File [Download Template](#)

After filling it out, proceed to step 2 to upload

Step 2: Upload

Drag & drop file or [Browse](#)

File Name:

Supported file type is Excel (xlsx, xls, or csv)

☐ Alternatively, enter the locations and tanks manually

[← Prev](#) [Clear All](#) [Save](#) [Continue →](#)



OPTION 2

Check the “Enter Locations and Tanks manually” button.

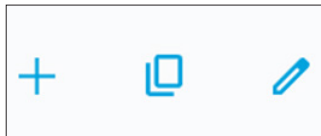
- Add Locations in the first table – click “Add Row” at the end of the table.

Locations

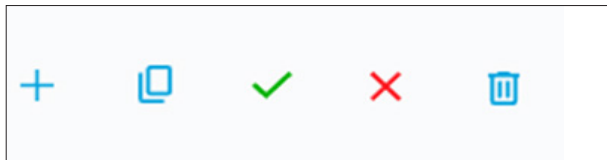
No.	Location Name	Street Address	City	State	Zip Code
1					

+  

- See an entry line with icons at the end of the row for the following functions in order of appearance: ADD Row, COPY Row, EDIT Row



- To enter a location row, click the EDIT icon shaped like a pencil. Start typing into the Street Address, City, State, and Zip Code lines. USPS validation will occur. You will also see a new set of Icons which have the following functions in order of appearance: SAVE, CANCEL, DELETE. You must click the Green Check icon to confirm entries for the row.



TANK SCHEDULE ENTRY

Perform the same functions as the location schedule for the schedule of tanks. If any errors are made, an Error bar at the top of the screen will track your changes and confirm which cells have any errors, along with pop-up information on how to resolve the error for that cell. Most entries are drop-down selections, making this a quick and easy way to add the tanks. Don't forget the Copy feature, as many locations have similar construction, age, size, and contents, making each line entry easier!

- Once you have entered all locations and tanks, click Save before navigating off the screen. **Take advantage of another ease-of-use feature** by downloading a copy of the manually entered tanks .xlsx preconfigured workbook.

SUMMARY SCREEN

- Please review all answers and confirm accuracy. If any information needs to be updated, hit "Edit Section" next to the section you would like to update. You will then be taken back to that screen to make changes.
- Once you have entered all locations and tanks, click Save before navigating off the screen. **Take advantage of another ease-of-use feature** by downloading a copy of the manually entered tanks .xlsx preconfigured workbook before moving forward in the process through the Continue button .

- Click the checkbox to view state fraud statement then Click "I Acknowledge" to complete this section.

- A green "Submit" button will appear – Click that button and you will receive a confirmation of success and a Direct Underwriter with contact name, number, and email address for any questions:

Your submission has been successfully received.

Here is the Underwriter contact information:

Jane Doe

Phone: (610) 999-1234

Email: jane.doe@phly.com

Underwriter will review and contact you within 72 hours.

[Return to Dashboard](#)

Thank you for thinking of PHLY for all of your Storage Tank Environmental Policy (STEP) needs! You have successfully completed the clearance, submission, and pre-rating process. After a few minutes, the submission will be updated on your agency dashboard. A Quote ID number will be assigned, and the status will be updated to "Completed." If you click on the download icon, you can save a copy of the digital application for your records.

800.873.4552 | **PHLY.com**

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. Coverage(s) described may not be available in all states and are subject to Underwriting and 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 Consolidating Holding Corp., All Rights Reserved.

