



HOW TO GET STARTED

Submit Rate, Quote, Bind & Issue with PHL Y TankEAS:

PHLY TankEAS KEY ADVANTAGES

- Get a quote in less than 10 minutes!
- Easy .xlsx uploader for large tank schedules or tanks can be added/changed manually
- Download a location/tank schedule to review with your client before submitting
- Bindable quote with multiple limit and deductible quote options available
- Policy and Certificate of Insurance provided upon binding
- Once a quote is submitted and/or bound all quote and policy documents will be emailed automatically and available for your review in our portal
- Run reports to manage all submissions, quotes, and policies in your MyPHLY account

How to get started with our new PHL Y TankEAS Rate, Quote, Bind, & Issue portal for Storage Tank Insurance Coverage. The applicant can be located in any state/jurisdiction except AK, CA, KY, LA.

In order to qualify for our online quote process, 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) underground tanks 25 years of age or older
- Double-walled (steel or fiberglass) underground 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 [v] Effective Date Range MM-DD-YYYY [calendar icon] MM-DD-YYYY [calendar icon]

Submission Statuses

- ☐ Referred to UW
- ☐ In Progress
- ☐ Declined
- ☐ Closed

Search Reset Filters

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.

APPLICATION PROCESS

QUALIFICATION QUESTIONS

FIRST LEVEL: Qualifying questions to determine 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, and the application process will end. 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 tanks 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: Qualifying questions to determine eligibility for a quote on an Admitted basis*

These questions will only be made available if the submission is cleared by the First Level questions above

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? AK, CA, KY, LA
4. As of the effective date of this proposed policy, are any single-walled construction underground 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 once the clearance portal is fully completed. The Underwriter 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?
2. Are any tanks located within or nearby existing contamination?
3. Has there ever been a reportable release at this location?
4. Is any tank scheduled to be replaced, removed, upgraded, or taken out of service?
5. Is the Applicant aware of any known environmental losses in the last three years?
6. 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?
7. Are there more than 60 discrete tanks to be review reviewed by this application?

*If you answer Yes to any of the above questions, the system will continue through the Tanks & Location Screen below for a formal submission and offline Underwriter review. The submission will appear on your MyPHLY Dashboard, assigned an RS ID (Quote Number) and an Underwriter. Additional information will automatically be requested in order for the Underwriter to make a final decision. If PHLY elects to quote, the status of the account as well as policy and certificates (if bound) will be available in the Agency Dashboard even if finalized outside of the PHLY TankEAS portal.

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/Addiional Named Insured Entity by answering “Yes” to question #5 and selecting the type of insured and relationship to the Applicant in the drop-down features

The screenshot shows the 'General Application' form. At the top right, there are 'Yes' and 'No' buttons. The form contains five questions, each with a radio button for 'Yes' and a radio button for 'No'. Question 1 is 'Facility Type (Optional):' with a text input field. Question 2 is 'Are any tanks above the floor of underground areas such as basements or tunnels?'. Question 3 is 'Are any tanks used in septic systems, or for wastewater or storm water collection?'. Question 4 is 'Are any tanks used in flow-through process, emergency spill or as overflow?'. Question 5 is 'Are there other insureds that need to be added to the policy?'. Below the questions, there is a 'Create New' button. Underneath, there is 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, there are 'Cancel', 'Delete', and 'Save' buttons. At the bottom of the form, there are four buttons: 'Prev', 'Save', 'Cancel Application', and '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 Manual Entry of Location & Tank Schedules

Check the “Enter Locations and Tanks manually” button.

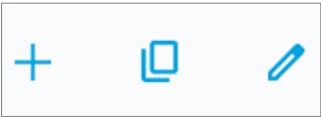
- Add Locations in the first table – click “Add Row” at the end of the table

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 (pencil icon). Start typing into the Street Address, City, State, and Zip Code lines. USPS validation will appear



- You will also see a new set of Icons which have the following functions in order of appearance: SAVE, CANCEL, DELETE.. Click the Green Check icon to confirm entries for each 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 tanks. Don't forget the Copy feature, as many locations have similar construction, age, size, and contents, making each line entry easier!

Tanks

Tan.	Location Addr.	Registered Facility L.	Registered Tank ID L.	Retire/Active Date	Tank Contents	Tank Type	Tank Material
1	1-1235 State St			09/27/2025	Gasoline (all grades incl avgas)	UST	Fiberglass or Synthetic

[+](#) [📄](#) [✓](#) [✗](#) [🗑️](#)

[← Prev](#) [Clear All](#) [Save](#)

[Download Location & Tank Data](#) [Continue →](#)

Once all locations and tanks are entered, click Save before navigating to the next section. Take advantage of our ease-of-use feature by downloading a copy of the manually entered tanks .xlsx preconfigured workbook.

continue on next page

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. Click Continue button to go to the next section

Summary

The following information has been collected

General Information

Edit Section

Applicant Name *

ABCD Company 123, Inc.

Address *

1233 Leo St

Risk Management Contact

Proposed Effective Date

10-31-2025

Limits Requested *

\$1,000,000/\$1,000,000

FEIN (Optional)

City *

Mobile

State (Except LA)

AL

Risk Management's Email

Proposed Expiration Date *

10-31-2026

Deductible Requested *

\$50,000

Applicant Phone Number

(630) 236-8954

Zip Code *

36605-1654

Applicant Email *

jamie.langes@alg.com

Alternate Billing Address (if Different)

City

State (Except LA)

Zip Code

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

Fraud Statement

APPLICABLE IN NEW JERSEY: ANY PERSON WHO INCLUDES ANY FALSE OR MISLEADING INFORMATION ON AN APPLICATION FOR AN INSURANCE POLICY IS SUBJECT TO CRIMINAL AND CIVIL PENALTIES.

APPLICABLE IN NEW MEXICO: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE OR FRAUDULENT CLAIM FOR PAYMENT OF A LOSS OR BENEFIT OR KNOWINGLY PRESENTS FALSE INFORMATION IN AN APPLICATION FOR INSURANCE IS GUILTY OF A CRIME AND MAY BE SUBJECT TO CIVIL FINES AND CRIMINAL PENALTIES.

APPLICABLE IN OHIO: ANY PERSON WHO, WITH INTENT TO DEFRAUD OR KNOWING THAT HE IS FACILITATING A FRAUD AGAINST AN INSURER, SUBMITS AN APPLICATION OR FILES A CLAIM CONTAINING A FALSE OR DECEPTIVE STATEMENT IS GUILTY OF INSURANCE FRAUD.

APPLICABLE IN OKLAHOMA: WARNING: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO INJURE, DEFRAUD OR DECEIVE ANY INSURER, MAKES ANY CLAIM FOR THE PROCEEDS OF AN INSURANCE POLICY CONTAINING ANY FALSE, INCOMPLETE OR MISLEADING INFORMATION IS GUILTY OF A FELONY.

APPLICABLE IN PENNSYLVANIA: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME AND SUBJECTS SUCH PERSON TO CRIMINAL AND CIVIL PENALTIES.

APPLICABLE IN TENNESSEE, VIRGINIA AND WASHINGTON: IT IS A CRIME TO KNOWINGLY PROVIDE FALSE, INCOMPLETE OR MISLEADING INFORMATION TO AN INSURANCE COMPANY FOR THE PURPOSE OF DEFRAUDING THE COMPANY. PENALTIES INCLUDE IMPRISONMENT, FINES AND DENIAL OF INSURANCE BENEFITS. APPLICABLE IN VERMONT: ANY PERSON WHO KNOWINGLY PRESENTS A FALSE STATEMENT IN AN APPLICATION FOR INSURANCE MAY BE GUILTY OF A CRIMINAL OFFENSE AND SUBJECT TO PENALTIES UNDER STATE LAW.

APPLICABLE IN NEW YORK: ANY PERSON WHO KNOWINGLY AND WITH INTENT TO DEFRAUD ANY INSURANCE COMPANY OR OTHER PERSON FILES AN APPLICATION FOR INSURANCE OR STATEMENT OF CLAIM CONTAINING ANY MATERIALLY FALSE INFORMATION, OR CONCEALS FOR THE PURPOSE OF MISLEADING, INFORMATION CONCERNING ANY FACT MATERIAL THERETO, COMMITS A FRAUDULENT INSURANCE ACT, WHICH IS A CRIME, AND SHALL ALSO BE SUBJECT TO A CIVIL PENALTY NOT TO EXCEED FIVE THOUSAND DOLLARS (\$5,000) AND THE STATED VALUE OF THE CLAIM FOR EACH SUCH VIOLATION. THIS APPLIES TO AUTO INSURANCE.

By clicking "I Acknowledge," you are confirming that you are the broker or agency of record and duly authorized representative of the applicant thereby known as the insured, and that all entries in this submission and online application process have been answered to the best of your ability and are considered to be true. Please note that any quotation provided by Philadelphia Indemnity Insurance Companies (hereby known as the Company) will be issued in reliance upon such information, and we reserve our rights in reliance upon that information accordingly.

I Acknowledge

- Click the green "Submit" button to receive the submission confirmation that includes the Underwriter's contact information in case you have any questions.

PHILADELPHIA
INSURANCE COMPANIES

PHLY TankEAS
Quote. Bind with Ease.

← Dashboard

Account

Qualification Questions

Locations & Tanks Schedule

Summary

Rating

Quote & Bind

Rating

Quote ID: R51750282

Effective Date *

09-30-2026

Expiration Date

09-30-2027

Select up to 5 options to rate. Upon clicking the "Request a Quote" button, you may select up to three (3) rated options to receive in bindable terms.

	Policy Limit	Defense Limit	Deductible	Premium
☐ Option 1	\$1,000,000/\$2,000,000	\$1,000,000	\$5,000	\$4,598
☐ Option 2	\$1,000,000/\$1,000,000	\$1,000,000	\$10,000	\$4,052
☐ Option 3	\$1,000,000/\$2,000,000	\$1,000,000	\$25,000	\$3,790
☐ Option 4				

Terrorism coverage is automatically included

Additional state taxes or fees may apply to premium(s) shown above. If applicable, these additional charges will be displayed on the bindable quote

Need to update Locations or Tanks? Edit

Request Quote →

NEW Functionality – Rate, Quote, Bind & Issue with PHLY TankEAS:
If your submission qualifies for an Admitted placement, as soon as you hit the “Submit” button, you will be taken to the RATING screen:

- The quote will include the limit and deductible options based on the Application questions
 - You can choose up to four additional Limit and Deductible options from the drop down list
 - After rating, you can choose up to three options. Click on the check box next to each option you would like to be included on the proposal
 - You can modify the effective date and expiration date from this screen at any time or return to prior screens to make edits
- *Note: Updates made to certain entries may change the policy premium.**

PHILADELPHIA
INSURANCE COMPANIES

PHLY TankEAS
Quote, Bind with Ease.

← Dashboard

Account

Qualification Questions

Locations & Tanks Schedule

Summary

Rating

Quote & Bind

Rating

Quote ID: RS1765082

Effective Date
09-30-2026

Expiration Date
09-30-2027

Select up to 5 options to rate. Upon clicking the "Request a Quote" button, you may select up to three (3) rated options to receive in bindable terms.

	Policy Limit	Defense Limit	Deductible	Premium
☐ Option 1	\$1,000,000/\$2,000,000	\$1,000,000	\$5,000	\$4,598
☐ Option 2	\$1,000,000/\$1,000,000	\$1,000,000	\$10,000	\$4,052
☐ Option 3	\$1,000,000/\$2,000,000	\$1,000,000	\$25,000	\$3,760
☐ Option 4				

Terrorism coverage is automatically included*
Additional state taxes or fees may apply to premium(s) shown above. If applicable, these additional charges will be displayed on the bindable quote*

Need to update Locations or Tanks?

Edit

Request Quote →

PHILADELPHIA
INSURANCE COMPANIES

PHLY TankEAS
Quote, Bind with Ease.

← Dashboard

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Rating

Quote ID: RS1765082

Effective Date
09-30-2026

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09-30-2027

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	Policy Limit	Defense Limit	Deductible	Premium
☒ Option 1	\$1,000,000/\$2,000,000	\$1,000,000	\$5,000	\$4,598
☒ Option 2	\$1,000,000/\$1,000,000	\$1,000,000	\$10,000	\$4,052
☒ Option 3	\$1,000,000/\$2,000,000	\$1,000,000	\$25,000	\$3,760
☐ Option 4	\$500,000/\$1,000,000	\$500,000	\$10,000	

Terrorism coverage is automatically included*
Additional state taxes or fees may apply to premium(s) shown above. If applicable, these additional charges will be displayed on the bindable quote*

Need to update Locations or Tanks?

Edit

Request Quote →

After requesting a quote, you will be returned to your Dashboard while the quote is generated. It may take a few minutes to see the account in your Dashboard with a “Quoted” status – click on the Account Name to go to the **Quote & Bind** section. Don’t want to wait? No problem – you can exit the program, and an email will be sent to you when your quote is ready. The email will contain a link directing you back to your Dashboard where you can access your quote and application documents clicking on the Account Name to get to the **Quote & Bind** Section.

NEXT STEPS

- Download a copy of the proposal. All limit/deductible options selected will be included
- Download the full application for insured’s confirmation of accuracy, signature & date
- Edit the Insured’s address, Additional Interests (additional insured and named insured entities), Locations or tanks (including adding or removing exposures or correcting them), and effective date changes
 - If Edits are required, go directly to that specific section, make the edit(s), hit the Summary screen again, rate and get an updated quote for binding
 - No edits needed? You are ready to bind!

Ready to Bind & Issue?

Check the acknowledgement of the Coverage Conditions and the Bind and Issue button will appear – click it and you will see the below:

- Select the option you wish to bind from the drop down
- Check the attestation box to confirm the signed and dated application is the version used to create the proposal
- Upload the version of the PHLY generated application that the insured has signed, dated, and reviewed for accuracy
- Hit “Accept & Continue”

FINAL STEP

You will automatically be rerouted back to the Dashboard to await the final policy (and if applicable) the certificates of financial responsibility. Both will appear in your Dashboard. The policy and certificates will be delivered directly to your Inbox!

Your Dashboard will be updated with the new policy number, click on the policy number to download your documents.

Any questions? Contact the Customer Support line any time using the call or email in the floating icon.

800.873.4552 | **PHLY.com**

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