



PRODUCT HIGHLIGHTS

COMMERCIAL PRIMARY FLOOD

Benefits of this Program

Philadelphia Insurance Companies' (PHLY) Commercial Primary Flood program is coverage that protects a business and its income without breaking its budget. We offer flood protection for building, contents, and business income - at budget-friendly rates.

PHLY's Commercial Primary Flood Insurance is a product of studying the Flood insurance needs for businesses, analyzing flood exposures, and exploring insurance markets for the most competitive rates. This coverage is written on an Excess and Surplus (E&S) basis on Tokio Marine Specialty paper.

Key Benefits

Features and Benefits

- Competitive rates
- Business Income coverage available
- High limits available
- Replacement Cost coverage for building & contents
- Ability to schedule locations
- Multiple deductible options
- Coverage available for high hazard flood zones
- Elevation certificates not required

Coverage & Deductibles

- Broad coverage form
- Replacement Cost Loss Settlement on building and contents
- Business Income available
- Deductibles from \$1,000 - \$100,000 (higher deductibles available upon request)

Maximum Limits

- Building: \$5M
- Contents: \$1M
- Business Income: \$100,000
- Total Combined: \$5M

Please note that the total combined limit of \$5M is per building and not per location.

Rating

- All policies are individually rated based on a property's location, elevation, flood zone, number of stories, construction type, foundation type, and loss history

Documents Required for Proposal

- Signed Commercial Primary Flood application
- Copy of the Primary Flood declaration page (if available)
- Quote requests can be submitted to PHLYFlood@tmhighland.com

Documents Required for Binding

- Diligent Effort letter or Surplus Lines affidavit
- Net premium, taxes, and fees

Carrier

- These coverages are written by Tokio Marine Specialty Insurance Company, a subsidiary of Philadelphia Consolidated Holding Corp., rated A++ (Superior) by A.M. Best Company and A+ by Standard & Poor's
- This program is underwritten by managing general agent Tokio Marine Highland Insurance Services, Inc.

For more information about our products and services, please visit us at PHLY.com

This insurance product is not affiliated with the National Flood Insurance Program.

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.

