

EXCESS & SURPLUS LINES



HOSPITALITY INDUSTRY

 **PHLY**E&S
INSURANCE SOLUTIONS

AM Best A++ Rating

S&P A+ Rating

Underwriters Nationwide

855.585.6322 | **PHLY.com/ES**



HOSPITALITY INDUSTRY

Target Classes

- Restaurants with liquor sales < 50%
- Boutique Hotels
- Catering halls
- Bowling alleys
- Comedy clubs

Targeted Characteristics Include:

- Local establishments
- Single or multi-locations
- Privately owned
- Restaurant, hotel, theater
- Alcohol sales up to 50% of receipts
- Establishments that close before 12am (exceptions can be made in urban areas)

Unacceptable Classes

- Bars/Taverns
- Chain restaurants
- Fast food restaurants
- Operations in the state of LA
- Nightclubs/Lounges
- Gentlemen's clubs
- Pyrotechnics
- GL coverage is not available in the following states:
AL, FL, TX, TN, NJ, SC, ID, NM, CT

Coverages/Capacity

Commercial General Liability –

\$1M each occurrence

- Assault & Battery coverage available up to policy limits for acceptable risks
- Employee Benefits coverage available
- Additional Insured – managers or lessors of premises

Liquor Liability – \$1M each common cause

Excess Liability – Up to \$5M in limits

Property

- Commercial property coverage up to \$20M per risk
- Ability to write coastal risks including wind and hail coverage (depending on state and distance to coast)
- Equipment breakdown including spoilage coverage available as optional coverage
- Property Enhancement Endorsement available including Money & Securities, Backup of Sewers and Drains, and other additional coverages

Financial Security

- AM Best rated A++
- Standard & Poor's assigned A+

Services

- Risk Management Services

ABOUT US

Company Profile

PHLY E&S provides access to excess and surplus lines commercial insurance products for specialized industries. PHLY E&S is a division of Philadelphia Insurance Companies (PHLY), a nationally recognized provider of property & casualty and specialty insurance coverages. PHLY is rated A++ (Superior) from AM Best Company and A+ from Standard & Poor's.

PHLY E&S Industries

Contractors

Environmental

Hospitality

Manufacturing

Commercial Real Estate

Retail

Excess Coverage

CONTACT US

SUBMISSIONS AND ENDORSEMENTS:

Wholesalers:

Email all PHLY E&S submissions directly to ESsubmission@phly.com | ESendorsements@phly.com or contact us at 855.585.6322.

Retail Agents:

Email all PHLY E&S submissions/endorsement requests directly to your Marketing Representative/Account Associate (<https://www.phly.com/AboutPHLY/Offices/>) or contact us at 855.585.6322.

RISK MANAGEMENT SERVICES:

800.873.4552

E-mail: Phlyrms@phly.com

CLAIMS REPORTING:

800.765.9749 | Fax: 800.685.9238

E-mail: Claimsreport@phly.com



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*Inspiring Confidence.
Accelerating Progress.*