

EXCESS & SURPLUS LINES

HOSPITALITY INDUSTRY



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



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

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

All products are underwritten by Tokio Marine Specialty Insurance Company. Certain risks may not be suitable for excess and surplus lines and/or are required to be written on an admitted basis. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2025 PHLY E&S Insurance Solutions, Inc., All Rights Reserved.



TOKIO MARINE
GROUP

Inspiring Confidence.
Accelerating Progress.