

EXCESS & SURPLUS LINES

CONTRACTOR ENVIRONMENTAL COVERAGE (CEC)SM



INSURANCE SOLUTIONS

AM Best A++ Rating

S&P A+ Rating

Underwriters Nationwide

855.585.6322 | **PHLY.com/ES**



CONTRACTOR ENVIRONMENTAL COVERAGE (CEC)SM

Target Classes

- General Contractors
- Roofing
- Utility
- HVAC/Mechanical
- Street and Road/Highway
- Electrical/Plumbing
- Painting/Weatherization
- Design/Build Contractors
- Construction Managers
- Masonry/Concrete
- Excavating/Grading
- Steel Erectors
- Water/Sewer
- Carpentry
- Drywall
- Demolition

Unacceptable Classes

- Petroleum Production Drilling and Hydrofracking
- Single Family Home Builders
- Sole Practitioners

Minimum Premium

- \$3,000

Limits

- \$15M per occurrence/\$15M aggregate

Deductible/SIR

- Minimum \$5,000

Terms

- Annual or multi-year; up to a three-year term available for practice policies
- Up to a five-year term available for project policies. Completed operations or extended reporting period also available for up to 10 years or out to the statute of repose

Available Coverages

Brochures:

[Street & Road/Heavy Highway](#)

State-of-the-art, flexible policy form that can be structured to meet the insured's specific needs

- Remediation
- Third Party Bodily Injury and Property Damage
- Transportation
- Contracting Operations Environmental Liability available on a claims-made or occurrence basis
- Shop/Yard Location coverage
- Non-owned Location coverage (for disposal sites)
- Image Restoration
- Emergency Expense for full limits
- Mold coverage available on a claims-made or occurrence basis
- Illicit Abandonment
- Owner Controlled Insurance Program(OCIP) and Contractor Controlled Insurance Program (CCIP) structures are available
- Contractors Pollution Protective
- Additional defense

Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

Financial Security

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

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

**Your Premier Source
for Pollution!**



**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.



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GROUP**

*Inspiring Confidence.
Accelerating Progress.*