Corporate Office

Bala Cynwyd, PA 800.873.4552 610.617.7940 Fax

Central Region

Leawood, KS 877.439.7459 866.823.1864 Fax

Florida Region

Altamonte Springs, FL 877.672.7945 877.846.4830 Fax

Metro Region

866.586.6122 609.512.3141 Fax

Melville, NY 516.542.1200 516.542.8767 Fax

Mid-Atlantic Region

Timonium, MD 866.607.9299 717.558.7541 Fax

New England Region

West Bridgewater, MA 888.292.3881 877.748.1162 Fax

East Hartford, CT 860.528.5913 860.610.0471 Fax

North Central Region

Naperville, IL 800.547.9967 630.428.9639 Fax

Northwest Region

West Linn, OR 800.669.9497 800.364.6809 Fax

Ohio Valley Region

Nashville, TN 877.521.8234 866.890.2509 Fax

Rocky Mountain Region

Englewood, CO 866.608.5898 303.200.5341 Fax

Southeast Region

Alpharetta, GA 800.303.1728 770.799.3099 Fax

Southwest Region

Plano, TX 866.246.5254 972.488.8530 Fax

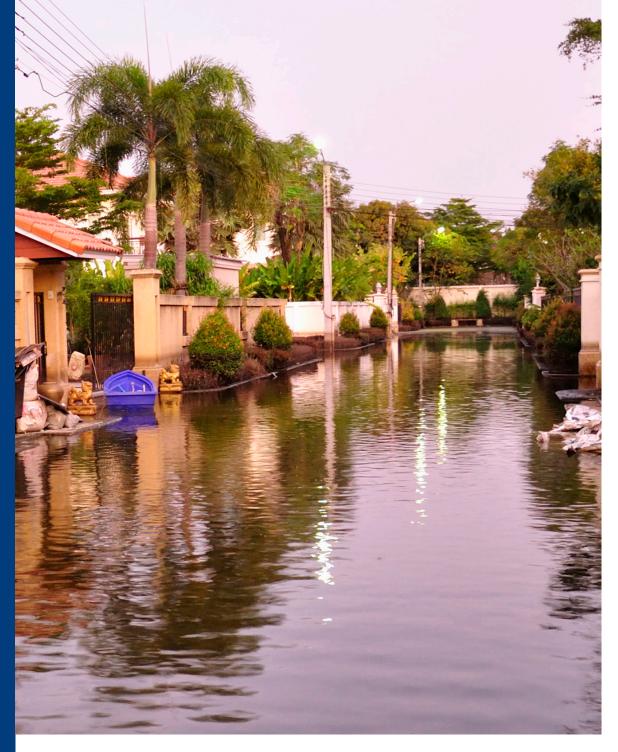
Sunbelt Region

Mission Viejo, CA 800.994.4121 949.582.1425 Fax

West Region

Roseville, CA 800.846.9484 866.458.7695 Fax







A Member of the Tokio Marine Group

AM Best A++ Rating Ward's Top 50 95.7% Claims Satisfaction 120+ Niche Industries

COMMERCIAL EXCESS FLOOD PROGRAM

Philadelphia Insurance Companies' (PHLY) Commercial Excess Flood program offers flood protection for building, contents, and business interruption coverage - at budget-friendly rates. PHLY's Commercial Excess 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.

Key Benefits

Features and Benefits

- Competitive rates
- Coverage available on risks not subject to storm surge in a CAT 3 or less
- · Ability to place coverage on eligible risks that are declined for primary coverage
- Business Income coverage available
- High limits available
- Replacement Cost coverage on buildings and contents
- Ability to schedule locations to one policy (same state)

Coverage & Deductible

- Business Income available
- Broad coverage form
- Replacement Cost loss settlement on building and contents
- Deductibles up to \$250,000 for Habitational and \$500,000 Other Commercial

Maximum Limits

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

Ratina

• 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 Excess Flood application
- Copy of Primary Flood Declaration page
- Quote requests can be submitted to PHLYFlood@tmhighland.com

Documents Required for Binding

- Diligent Effort letter or Surplus Lines affidavit (if the state requires it)
- 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 AM Best Company and A+ by Standard & Poor's
- This program is underwritten by managing general agent Tokio Marine Highland Insurance Services, Inc.

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

CONTACT US 800.873.4552 | **PHLY.com**

13 REGIONAL OFFICES: For the office nearest to you, please see the listing on the front page.

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com Gather facts, mitigate loss, inventory damage

PAYMENT OPTIONS: 877.438.7459 E-mail: service@phly.com

MasterCard, Visa, Discover

ABOUT US

Company Profile
Philadelphia Insurance Companies (PHLY)
headquartered in Bala Cynwyd, PA, designs,
markets, and underwrites commercial Property/
Casualty and Professional Liability insurance
products, incorporating value-added coverages
and services for select industries. By maintaining

PHLY has these underwriting divisions:

AM Best Rating

Standard & Poor's

Ward's 50[®]

MISSION STATEMENT



