

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



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STORAGE TANK ENVIRONMENTAL POLICY

STORAGE TANK ENVIRONMENTAL POLICY

PHLY offers Admitted and Non-Admitted insurance coverage for above-ground and underground storage tanks.

Now available on an admitted basis in 39 States + the District of Columbia

AL, AR, AZ, CO, CT, DC, DE, GA, IA, ID, IL, IN, KS, MA, MD, ME, MI, MN, MO, MS, MT, NC, ND, NE, NH, NM, NV, OH, OK, OR, PA, RI, SC, SD, TN, TX, UT, VT, WI, WY

Our new online submission process for qualified* accounts

* The following exposures do not qualify for the online submission process. They are only offered on a Surplus Lines/Non-Admitted basis

- Storage tank portfolios greater than 100 tanks (regardless of above-ground or underground status)
- Single-walled (steel or fiberglass) tanks 25 years of age or older
- Double-walled (steel or fiberglass) tanks 30 years of age or older
- Tanks greater than 40,000 gallons in capacity/size

All Surplus Lines/Non-Admitted offerings are fully subject to E&S Lines Due Diligence requirements for receiving a quote on Non-Admitted/Surplus Lines paper.



Target Classes

- Underground Storage Tanks (UST)
- Above-ground storage tanks (AST)

Unacceptable Classes

- Tank portfolios greater than 100 (ASTs and USTs combined)
- Residential tanks
- Tanks located at airports
- Septic tanks and wastewater or storm water collection systems
- Process tanks or oil water separators
- Inoperative or not in service tanks
- Portable tanks
- Tanks that are 100,000-gal in size and greater

Coverage & Capacity

- Admitted: Up to \$5M per occurrence/\$5M aggregate
- Surplus Lines: Up to \$15M per occurrence/\$15M aggregate

Minimum Premiums

- \$200/tank (ASTs)
- \$300/tank (USTs)

Deductible/SIR

- Flexible Deductibles/SIR: Minimum of \$5,000

Terms

- Annual policy terms

Streamlined Submission Requirements

- Completed, signed, and dated STEP application
- Complete tank inventory schedule, including site location, tank number, retroactive date, tank size, installation date, tank construction, tank contents, overfill protection, piping construction and monitoring system

This QR Code will direct you to an online portal on PHLY.com. Personal information provided will be used in accordance with our Privacy Policy.



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

CONTACT US 800.873.4552 | PHLY.com

SUBMISSIONS: Qualified Submissions* use QR Code (phly.com); All other submissions email to ESSubmission@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 a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

PHLY has these underwriting divisions:

Commercial Lines	Excess & Surplus Lines
Management &	Surety
Professional Liability	Accident & Health
Personal Lines	Environmental

AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.



**TOKIO MARINE
GROUP**

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.

*Inspiring Confidence.
Accelerating Progress.*