



PRODUCT HIGHLIGHTS

COMMERCIAL EXCESS FLOOD PROGRAM

Benefits of this 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. For all your Excess Flood program needs, visit our website at PHLY.com.

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 & Deductibles

- Broad coverage form
- Replacement Cost loss settlement on building and contents
- Business Income available
- 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

Rating

- 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 A.M. Best Company and A+ by Standard & Poor's
- This program is underwritten by managing general agent Tokio Marine Highland Insurance Services, Inc.

For more information about our products and services, please visit us at PHLY.com

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

800.873.4552 | **PHLY.com**

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.

