

EXCESS & SURPLUS LINES



PREMISES ENVIRONMENTAL COVERAGE (PEC)



AM Best A++ Rating  
S&P A+ Rating  
Underwriters Nationwide

855.585.6322 | **PHLY.com/ES**



# PREMISES ENVIRONMENTAL COVERAGE (PEC)

## Target Classes

Very broad appetite, including but not limited to:

- Manufacturing
- Hotels
- Chemical Blending and Packaging
- Warehousing
- Habitational Real Estate
- Educational Risks
- Commercial Real Estate
- Medical Facilities
- Agricultural Risks
- Development/Redevelopment
- Waste Industry

## Unacceptable Classes

Petroleum production, refining, pipelines, mining exposures, large petrochemical plants, dry cleaners, resorts; coal-fired power plants

## Minimum Premium

- \$3,000

## Limits

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

## Deductible/SIR

- Minimum \$5,000/\$25,000 for Habitational Mold coverage

## Terms

- Operational: Annual or multi-year terms up to five years for operational risks
- Up to 10 years for real estate transactions

## Available Coverages

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

- Remediation coverage on and off site (discovery and third party triggers)
- Third Party Bodily Injury and Property Damage
- Image Restoration
- Emergency Expense
- Illicit Abandonment
- Clean-up to "Environmental Professional" Standard
- Business Interruption
- Storage Tanks
- Mold
- Transportation
- Non-owned Location coverage (for disposal sites)
- And many more...

## 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+

## Brochures:

[Real Estate Investment Trust \(REIT\)](#)

# 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](mailto:ESsubmission@phly.com) | [ESendorsements@phly.com](mailto: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](mailto:Phlyrms@phly.com)

## CLAIMS REPORTING:

**800.765.9749** | Fax: 800.685.9238

E-mail: [Claimsreport@phly.com](mailto: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.*