

EXCESS & SURPLUS LINES



PREMISES ENVIRONMENTAL COVERAGE (PEC)



INSURANCE SOLUTIONS

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

Brochures:

[Real Estate](#)

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+

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.



**TOKIO MARINE
GROUP**

*Inspiring Confidence.
Accelerating Progress.*