

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](http://PHLY.com/ES)



# PREMISES ENVIRONMENTAL COVERAGE (PEC)

## Target Classes

Very broad appetite, including but not limited to:

- Manufacturing
- Hospitality
- Material Blending, Packing and Distribution
- Logistics and Warehousing
- Commercial, Retail and Habitational Real Estate
- Educational Schools, Colleges & Universities
- Healthcare & Support Services
- Agriculture – Agronomy, Husbandry, Food & Beverage
- Energy Storage and Transportation
- Recycling, Disposal & Waste Management
- Senior Care, Living & Services
- Sustainable Power Generation, Storage, Distribution & Services

## Unacceptable Classes

Primary chemical manufacturing (including petroleum refining), standalone pipelines, coal or metal mining exposes, re-development projects on brownfields

## Minimum Premium

- \$3,000

## Limits

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

## Deductible/SIR

- Minimum \$5,000

## Policy Terms

- Annual
- Multi-year Available

## PHLY Environmental Advantages included for policyholders

- Experienced & customer centric underwriting team in 10+ offices nationwide
- SPILL Center emergency support with automatic claim notice submission upon contact
- Risk Management support including broad safety modules, mold training, and more!

## Available Coverages

Contemporary, innovative, and flexible policy form that can be structured to meet the insured's specific needs.

- First Party Discovery & Third-Party Remediation
- Third-Party Bodily Injury and Property Damage
- Emergency Response Costs (No Sublimit; as soon as practicable reporting)
- Transportation – First & Third Party Carriers (No "at rest" clause)
- Blanket Non-Owned Disposal (NOD) Sites
- Business Interruption Expenses
- Image & Environmental Social Governance (ESG) Restoration Costs
- Green Building Materials use to gain LEED Environmental Production Declaration (EPD)
- Underground Storage Tank (UST) automatic coverage within policy period for newly installed tanks
- Broad Definition of Contaminant within the form, including:
  - Mold, Legionella, & Facility-Borne Virus & Bacteria
  - Methamphetamines and Odor
  - Silt & Sedimentation
  - Aboveground Storage Tanks (ASTs)
  - Illicit Abandonment
- AND MORE in our customized TMSIC SHIELD suite of Endorsements for our Target Classes!

## Environmental Niche Brochures

A comprehensive suite of Environmental insurance products are available.

Click the title below to access the brochure

- [Real Estate](#)
- [Agriculture](#)
- [Sustainable Energy](#)
- [Education](#)
- [Manufacturing](#)
- [Healthcare](#)
- [Logistics](#)

# 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**

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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. © 2026 PHLY E&S Insurance Solutions, Inc., All Rights Reserved.

# CONTACT US

## SUBMISSIONS AND ENDORSEMENTS:

[ESsubmission@phly.com](mailto:ESsubmission@phly.com)

## 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)



**TOKIO MARINE  
GROUP**

*Inspiring Confidence.  
Accelerating Progress.*