

EXCESS & SURPLUS LINES

RETAIL INDUSTRY



 **PHLY**E&S
INSURANCE SOLUTIONS

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

855.585.6322 | **PHLY.com/ES**



RETAIL INDUSTRY

Target Classes

- Department stores
- Strip malls
- Parking lots
- Grocery stores
- Pawn shops
- Swap meets/flea markets

Unacceptable Classes

- Fortune 1,000 chain stores
- Landmark buildings
- Supermarket chains

Coverages/Capacity

General Liability

- Commercial General Liability – \$1M each occurrence
- Excess Capacity
- Per location aggregates
- Additional Insureds by written contract
- Liquor Liability coverage up to policy limits
- Pharmacists Legal Liability coverage available subject to underwriting guidelines

Property

- Commercial property coverage up to \$10M per risk
- Ability to write coastal risks including wind and hail coverage (depending on state and distance to coast)
- Equipment breakdown available as optional coverage
- Property Enhancement Endorsement available including Money & Securities, Backup of Sewers and Drains, and other additional coverages

Financial Security

- AM Best rated A++
- Standard & Poor's assigned A+

Services

- Risk Management Services

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



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.