Corporate Office

Bala Cynwyd, PA 800.873.4552 610.617.7940 Fax

Central Region

Leawood, KS 877.439.7459 866.823.1864 Fax

Florida Region

Altamonte Springs, FL 877.672.7945 877.846.4830 Fax

Metro Region

866.586.6122 609.512.3141 Fax

516.542.1200 516.542.8767 Fax

Mid-Atlantic Region

717.558.7541 Fax

New England Region

West Bridgewater, MA 888.292.3881 877.748.1162 Fax

East Hartford, CT 860.528.5913 860.610.0471 Fax

North Central Region

800.5479967 630.428.9639 Fax

Northwest Region

West Linn, OR 800.364.6809 Fax

Ohio Valley Region

Nashville, TN 877.521.8234 866.890.2509 Fax

Rocky Mountain Region

Englewood, CO 866.608.5898 303.200.5341 Fax

Southeast Region

Alpharetta, GA 800.303.1728 770.799.3099 Fax

Southwest Region

866.246.5254 972.488.8530 Fax

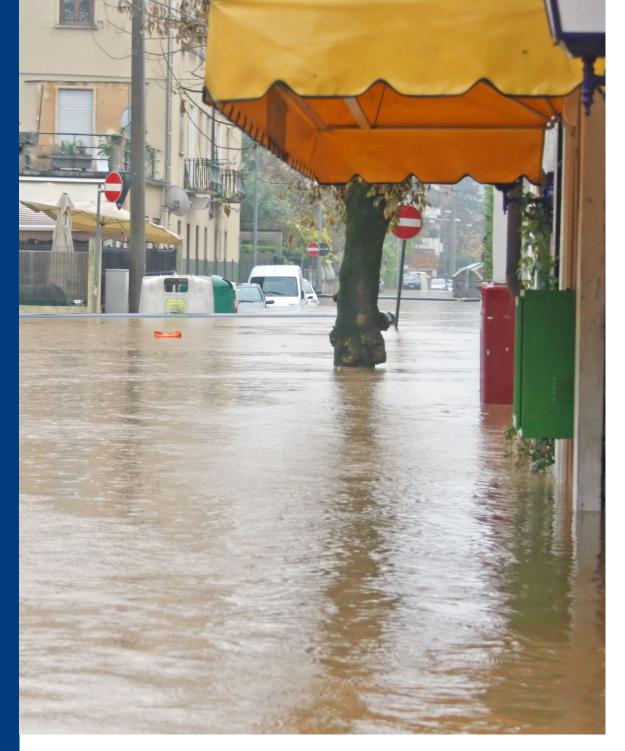
Sunbelt Region

800.994.4121 949.582.1425 Fax

West Region

Roseville, CA







A Member of the Tokio Marine Group

AM Best A++ Rating Ward's Top 50 95.7% Claims Satisfaction 120+ Niche Industries



COMMERCIAL PRIMARY FLOOD

Philadelphia Insurance Companies' (PHLY) Commercial Primary Flood program is coverage that protects a business and its income without breaking its budget. We offer flood protection for building, contents, and business income - at budget-friendly rates.

PHLY's Commercial Primary 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. This coverage is written on an Excess and Surplus (E&S) basis on Tokio Marine Specialty paper.

Key Benefits

Features and Benefits

- Competitive rates
- Business Income coverage available
- High limits available
- Replacement Cost coverage for building and contents
- Ability to schedule locations
- Multiple deductible options
- Coverage available for high hazard flood zones
- Elevation certificates not required

Coverage & Deductibles

- Broad coverage form
- Replacement Cost Loss Settlement on building and contents
- Business Income available
- Deductibles from \$1,000 \$100,000 (higher deductibles available upon request)

Maximum Limits

- Building: \$5M
- Contents: \$1M
- Business Income: \$100,000
- Total Combined: \$5M

Please note that the total combined limit of \$5M is per building and not per location.

 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 Commercial Primary Flood application
- Copy of the Primary Flood declaration page (if available)
- Quote requests can be submitted to PHLYFlood@tmhighland.com

Documents Required for Binding

- Diligent Effort letter or Surplus Lines affidavit
- 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 AM Best Company and A+ by Standard & Poor's
- This program is underwritten by managing general agent Tokio Marine Highland Insurance Services, Inc.

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

CONTACT US 800.873.4552 | PHLY.com

13 REGIONAL OFFICES: For the office nearest to you, please see the listing on the front page.

RISK MANAGEMENT SERVICES: 800.873.4552

CLAIMS REPORTING: 800.765.9749

800.685.9238 Fax | E-mail: claimsreport@phly.com Gather facts, mitigate loss, inventory damage

E-mail: service@phly.com MasterCard, Visa, Discover

PAYMENT OPTIONS: 877.438.7459

ABOUT US

Company Profile
Philadelphia Insurance Companies (PHLY)
headquartered in Bala Cynwyd, PA, designs,
markets, and underwrites commercial Property/
Casualty and Professional Liability insurance
products, incorporating value-added coverages
and services for select industries. By maintaining

PHLY has these underwriting divisions:

AM Best Rating

Standard & Poor's

Ward's 50[®]

MISSION STATEMENT



