

Corporate Office
Bala Cynwyd, PA
800.873.4552
610.617.7940 Fax

Central Region
Leawood, KS
877.439.7459
866.823.1864 Fax

Metro Region
Ewing, NJ
866.586.6122
609.512.3141 Fax

Melville, NY
516.542.1200
516.542.8767 Fax

Mid-Atlantic Region
Timonium, MD
877.562.2342

North Central Region
Naperville, IL
800.547.9967
630.428.9639 Fax

Northwest Region
Tualatin, OR
800.669.9497
800.364.6809 Fax

Ohio Valley Region
Dublin, OH
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
Plano, TX
866.246.5254
972.488.8530 Fax

Sunbelt Region
Mission Viejo, CA
800.994.4121
949.582.1425 Fax

West Region
Roseville, CA
800.846.9484
866.458.7695 Fax



COMMERCIAL PRIMARY FLOOD



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating
Ward's Top 50
97.4% Claims Satisfaction
120+ Niche Industries



800.873.4552 | **PHLY.com**

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.

Rating

- 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

PAYMENT OPTIONS: 877.438.7459

E-mail: service@phly.com | Direct billed |
MasterCard, Visa, Discover, electronic checks

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 a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

PHLY has three underwriting divisions:

Commercial Lines

Management & Professional Liability

Personal Lines

AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

MISSION STATEMENT

PHLY is a team of motivated, high achievers committed to delivering innovative products and unsurpassed service to niche insurance markets. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.

The PHLY Difference

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Consolidated Holding Corp., a Member of the Tokio Marine Group. Coverage(s) described may not be available in all states and are subject to Underwriting and certain coverage(s) may be provided by a surplus lines insurer. Surplus lines insurers do not generally participate in state guaranty funds and insureds are therefore not protected by such funds. © 2021 Philadelphia Consolidating Holding Corp., All Rights Reserved.



TOKIO MARINE GROUP
To Be a Good Company