

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.

Regional Offices

For more information regarding other products or to download forms and applications, please visit our website at: PHLY.com.

Contractor Environmental Coverage (CEC)SM



10 REASONS WHY™

Ten Reasons to Choose Philadelphia Insurance Companies for Contractor Environmental Coverage (CEC)SM

1. Four Coverage Parts to protect your entire operation; from your yard, to your projects, to your reputation – Contracting Operations Environmental Liability Coverage, Waste Disposal Liability, Your Insured Location Liability and Image Restoration
2. Contracting Operations Environmental Liability available on an occurrence or claims made basis
3. Mold coverage available on an occurrence basis
4. Claim as well as Discovery coverage trigger for Contractor Operations Environmental Liability
5. Coverage for illegal or “midnight” dumping (Contaminants illegally disposed of or abandoned by a third party) at project sites or owned or leased locations
6. Coverage for environmental losses arising out of transportation, by the insured or on their behalf, of waste or materials from the project site of the insured’s location
7. Professional Liability give back for improper supervision or lack of supervision of any sub-contractors
8. Project specific policies available for up to a 5 year term
9. Interest-free installments available
10. A.M. Best A++ rated carrier

Corporate Office

Bala Cynwyd, PA
(800) 873-4552
(610) 617-7940 Fax

Central Region

Independence, MO
(877) 439-7459
(866) 823-1864 Fax

Florida Region

Altamonte Springs, FL
(877) 672-7945
(877) 846-4830 Fax

Metro Region

Lawrenceville, NJ
(866) 586-6122
609-512-3141 Fax

Mid-Atlantic Region

Harrisburg, PA
(877) 562-2342
(717) 558-7541 Fax

North Central Region

Naperville, IL
(800) 547-9967
(630) 428-9639 Fax

Northeast Region

Stoughton, MA
(888) 292-3881
(877) 748-1162 Fax

Northwest Region

Tigard, OR
(800) 669-9497
(800) 364-6809 Fax

Ohio Valley Region

Dublin, OH
(877) 521-8234
(866) 890-2509 Fax

Rocky Mountain Region

Littleton, CO
(866) 608-5898
(303) 200-5341 Fax

Southeast Region

Kennesaw, GA
(800) 303-1728
(770) 218-0600 Fax

Southwest Region

Addison, TX
(866) 246-5254
(972) 488-8530 Fax

Sunbelt Region

Mission Viejo, CA
(800) 994-4121
(949) 582-1425 Fax

Western Region

Roseville, CA
(800) 846-9484
(866) 458-7695 Fax



Focus on the things that Matter,
We'll Handle the Risk!®

LOSS CONTROL SERVICES

- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
 - Loss Assistance Hotline
 - Incident Report Forms
 - Driver Safety Training Seminars

CLAIMS REPORTING

- Phone: (800) 765-9749
Fax: (800) 685-9238
E-mail: claimsreport@phlyins.com
- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

- Phone: (877) 438-7459
E-mail: custserv@phlyins.com
- Direct Billed
 - Interest-Free Installments Available
 - MasterCard, Visa, AmEx, Electronic Checks



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

Focus on the things that Matter, We'll Handle the Risk!®



Benefits of this Program

Philadelphia Insurance Companies' Contractor Environmental Coverage (CEC)SM provides comprehensive environmental protection for any type of contractor including: Environmental Remediation, General Contracting, Plumbing, HVAC, Street and Road, Excavating, Painting, and many more. CEC protects the insured from claims for Bodily Injury, Property Damage and Remediation Expense from Contamination caused by contracting operations performed by the insured or on their behalf, transportation of waste or materials to and from project site or their yards, waste disposal and recycling of waste or materials from their jobs sites or yards, and their owned or leased locations or yards.

Key Benefits

- Four Coverage Parts to protect your entire operation; from your yard to your projects to your reputation – Contracting Operations Environmental Liability Coverage, Waste Disposal Liability, Your Insured Location Liability and Image Restoration
- Image Restoration Coverage to assist the insured in restoring their reputation in the event of a claim or remediation expenses
- Includes coverage for the 'midnight dumping' (contaminants illegally disposed of or abandoned by a third party) at project sites or owned and leased locations
- In the event of an imminent endangerment due to contamination coverage for Emergency Expenses, without our prior consent
- Includes coverage due to mold, legionella, and low level radioactive matter or waste
- Mold coverage available on an occurrence basis
- Property Damage includes coverage for Natural Resource Damages
- Bodily Injury includes medical and environmental monitoring
- Remediation Expense includes both clean-up to the extent required by law and in absence of such laws to the extent recommended by an Environmental Professional
- Remediation Expense includes actual clean up costs, compensatory costs for clean up costs incurred by others and related legal and defense expense
- Modified consent to settle (hammer) clause – 50/50 with a 10% deductible reduction for the insured's acceptance of the first settlement offer
- Project Specific Policy available with up to terms of five years
- Minimum premium: \$7,500

Coverage Parts

Contracting Operations Environmental Liability

- Claims made or occurrence coverage
- Loss or Remediation Expense arising from Bodily Injury, Property Damage, and Environmental Damage as a result of Contamination caused by Your Contracting Operations, Completed Operations or Transportation of waste and materials
- Coverage triggered by a Claim or simply the Discovery of Contamination
- Coverage for service performed at a Project Site includes staging locations rented or leased by you and utilized in support of a specific contract or project
- Professional liability give back for improper supervision or lack of supervision of any subcontractors
- Broad Definition of Insured includes joint venture participation and clients where required by written contract
- Coverage for environmental losses arising out of transportation by the insured or on their behalf, of waste or materials from the project site of the insured's location

Waste Disposal Liability Coverage

- Coverage for Bodily Injury, Property Damage, and Remediation Expense arising out of Contamination caused by storage, treatment, disposal or recycling of waste or materials from Project Sites and Your Insured Locations at Non-Owned Location

Your Insured Location Liability Coverage

- Coverage for Bodily Injury, Property Damage, and Remediation Expense arising out of your yards, offices and leased properties that you schedule
- Coverage for above or underground storage tanks available

Loss Control Services

- A phone survey or site visit may be conducted for your location to gather additional information and to offer recommendations to reduce environmental exposure
- A tollfree 24 hour/7 day hot-line connects you to emergency response services in the event of a spill or other contamination. Quick response is key to minimizing losses

Documents Required for Proposal

- Completed, signed, and dated CEC application
- Details of expiring coverage
- Corporate brochures/statement of qualifications
- Resumes of senior personnel
- Two (2) years of audited Financials and Interim Financials
- Currently valued insurance company loss runs for the current policy period plus four (4) prior years for all Environmental, Auto and GL coverage
- Representative projects listing or SF254

Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has three underwriting divisions:

- Commercial Lines
- Management & Professional Liability
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win-win relationship with our customers.

A.M. Best Rating

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

Standard & Poor's

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

Ward's

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

Forbes Magazine

Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America.

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.