

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



Program Details

Philadelphia Insurance Companies (PHLY) is an authorized federal flood insurance writer, with flood programs available in all 50 states. These programs provide flood coverage protecting both residential or commercial buildings and contents, including a program designed specifically for Condominium Associations. PHLY provides specialized marketing and training expertise for these programs, along with internet based policy quoting and service.

Because there is a 30 day waiting period for many policies to take effect, don't wait for the threat of flood to arise before you check out the advantages PHLY's Federal Flood insurance can provide.

Key Benefits

- Programs available for residential and commercial properties
- Specialized Condominium Association Product available
- Contents Only coverage available for Renters
- Coverage can be purchased in all Flood Zones
- Premium can be as little as \$39.00.

Personal Residential Flood Program

- All eligible buildings located in participating NFIP Communities
- A 30-day waiting period will apply to all new policies, except when the building is a loan-closing or a map revision.
- Single Family Dwelling – Building Coverage up to \$250,000, Contents Coverage up to \$100,000
- 2-4 Family Dwelling – Building Coverage up to \$250,000, Contents Coverage up to \$100,000
- Other Residential – Building Coverage up to \$250,000, Contents Coverage up to \$100,000
- Preferred Risk Policy coverage availability for eligible buildings located in Flood Zones B, C, or X.
- Contents Only coverage availability for renters. Premiums start at as little as \$39.00 per year

Commercial/Non-Residential Flood Program

- All eligible buildings located in participating NFIP Communities
- A 30-day waiting period will apply to all new policies, except when the building is a loan-closing or a map revision.
- Other Residential – Building Coverage up to \$250,000, Contents Coverage up to \$100,000
- Non-Residential – Building Coverage up to \$500,000, Contents Coverage up to \$500,000
- Condominium Association – Building Coverage up to \$250,000 per unit, Contents Coverage up to \$100,000
- Preferred Risk Policy coverage availability for eligible buildings located in Flood Zones B, C, or X.
- Non-Residential Contents Only coverage availability for renters. Premiums start at as little as \$145.00 per year

Submission Requirements

- A completed Set-Up form
- A copy of your agency E&O coverage declaration page or Certificate of Insurance
- A copy of the agency business license
- A copy of the agency principal's insurance license
- A list of States your agency or an agent in your office holds a Non-Resident License
- A completed Taxpayer Identification Number Request form
- A dollar amount of Flood insurance premium your agency plans on writing over the next 12 months. If you are not sure, list a low figure, as this amount will appear on the Commission Agreement you will sign later

This document is provided for promotional and informational purposes only. For an actual description of coverages, terms and conditions refer to the insurance policy. Coverage may not be available in all states. Issuance of coverage is subject to underwriting by the Philadelphia Insurance Companies.

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
- Specialty Lines
- 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 'AA-' 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

A Member of the Tokio Marine Group

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 shareholders. 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 web site at: www.PHLY.com.

Flood Program



10 REASONS WHY

Ten Reasons to Choose Philadelphia Insurance Companies for the Flood Program

1. 50 state product availability
2. Convenient web based policy quoting and processing system
3. 24/7 electronic policy service access
4. Credit and debit card payment options
5. Commercial and residential policy availability
6. Select agency management policy system downloads available
7. Staff flood "specialist" available for marketing, service, and training support
8. Access to "excess flood policy writer" (available in most states)
9. Competitive commission offerings
10. Agency flood premium considered in establishing "PHLY Preferred Agent" status

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



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We'll Handle the Risk!®

FLOOD MARKETING OFFICE

Pinellas Park, FL
(800) 299-8911 x166
(866) 823-1858 Fax

FLOOD CLAIMS REPORTING

(800) 759-8656
(406) 257-1629 Fax
E-mail: claims@nfsmt.com

PAYMENT OPTIONS

- (866) 667-9739
- Direct Billed
 - MasterCard, Visa, Discover, AmEx, Diners Club



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