

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



### Benefits of this Program

Philadelphia Insurance Companies' Premises Environmental Coverage (PEC) provides comprehensive environmental coverage for any class of business including: agriculture, manufacturing, healthcare, habitational, chemical, brownfields development, municipal and other risks. PEC protects the insured from Bodily Injury, Property Damage and Remediation Expenses arising out of contamination.

### Key Benefits

- Coverage available for loss arising out of contamination due to the insured's waste or products at Non-Owned Locations (NOL coverage)
- Coverage available for loss arising out of contamination due to transport of the insured's waste or product by the insured or a third party carrier
- Coverage available for losses arising out of mold
- Compliance Underground Storage Tank coverage available
- Coverage available for loss arising out of contamination due to the insured's contracting operations
- Coverage available for Business Interruption and Extra Expense due to contamination at an insured location

### 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 toll-free 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 PEC application including the listed attachments
- Any site surveys that have been performed at the insured location(s)



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 website at: [www.PHLY.com](http://www.PHLY.com).



Premises Environmental Coverage (PEC)



## 10 REASONS WHY

### Ten Reasons to Choose Philadelphia Insurance Companies for Premises Environmental Coverage (PEC)

1. On and off-site coverage for Third Party Bodily Injury and Property Damage
2. Discovery as well as Third Party Claim triggers for remediation expense
3. Coverage for Image Restoration Services to assist the insured in communicating the positive resolution of any contamination incident
4. Multi year policies available
5. Coverage for contagious diseases from medical waste
6. Coverage for Natural Resource Damages
7. Coverage enhancements available for many industry specific exposures
8. Emergency response services in the event of contamination
9. Interest-free installments available for accounts that generate at least \$3,000 in premium
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



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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: [claimreport@phlyins.com](mailto:claimreport@phlyins.com)

- Gather Facts, Mitigate Loss, Inventory Damage

### PAYMENT OPTIONS

Phone: (877) 438-7459  
E-mail: [custserv@phlyins.com](mailto:custserv@phlyins.com)

- Direct Billed
- Interest-Free Installments Are Available
- MasterCard, Visa, Discover, AmEx, Electronic Checks



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