



# PRODUCT HIGHLIGHTS

## PREMISES ENVIRONMENTAL COVERAGE (PEC)

### 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 hotline 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)

### Service

- Clients are serviced by both our home office staff as well as our regional offices located throughout the country

### Carrier

- These coverages are underwritten by Philadelphia Insurance Companies, rated A+ (Superior) by A.M. Best. Nationally recognized as a member of Ward's Top 50. Forbes Magazine has recognized the Companies as one of the 400 Best Big Companies in America

### Payment Terms

- Interest-free installments available for accounts that generate at least \$3,000 in premium

*For all your environmental insurance needs,  
please visit our website at [www.phly.com](http://www.phly.com)*

800.873.4552

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.



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