



PRODUCT HIGHLIGHTS

PREMISES ENVIRONMENTAL COVERAGE (PEC)SM

Benefits of this Program

Philadelphia Insurance Companies' Premises Environmental Coverage (PEC)SM 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)

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 PHLI 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 PHLY.com

800.873.4552

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