

QUICK REFERENCE GUIDE

PREMISES ENVIRONMENTAL COVERAGE (PEC) – admitted in 43 states

Target Classes

very broad appetite including but not limited to:

- Manufacturing
- Hotels
- Chemical Blending and Packaging
- Warehousing
- Habitational Real Estate
- Metal Working
- Commercial Real Estate
- Medical Facilities

Prohibited Classes:

Petroleum production, refining, pipelines; mining exposures; large petrochemical plants, dry cleaners

Minimum Premium:

\$3,000

Limits:

\$15m for commercial and habitational classes

Deductible/SIR:

Minimum \$5,000; \$25,000 for habitational mold coverage

Terms:

- Operational: annual or multi-year (limits shared over the term of the policy, not reinstated) up to 5 years
- Transactional: up to 10 years for pre-existing conditions

Available Coverages (not all are available for all risks):

- Remediation Coverage On and off site (discovery and 3rd party triggers)
- Third Party Bodily Injury and Property Damage
- Image Restoration
- Emergency Expense
- Illicit Abandonment
- Clean-up to "Environmental Professional" Standard
- Business Interruption
- Storage Tanks (less than 25 years old)
- Mold
- Transportation
- Non-owned location coverage (for disposal sites)



Underwriters	Regions*
Susan Doering sdoering@phlyins.com 610.206.7822	All
Christan Collins-Awad ccollins@phlyins.com 469.221.7931	All
Jennifer Hobbs jhobbs@phlyins.com 610.538.2693	All
Kim Gallagher kgallagher@phlyins.com 610.538.2185	All
Lindsey Valentine lvalentine@phlyins.com 610.617.6090	All
Candice Brim cbrim@phlyins.com 303.200.5359	Sunbelt Rocky Mountain
Eric Zehnpfennig ericz@phlyins.com 303.200.5358	Northwest West
Jason Crow jcrow@phlyins.com 469.221.7958	Southwest Central
Liz Pinelli epinelli@phlyins.com 610.538.2196	Metro Florida Southeast
Sean McLaughlin smclaughlin@phlyins.com 610.206.7879	Ohio Valley North Central Mid-Atlantic Northeast
*Find the Regional Office Closest to You	

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. Your insurance policy, and not the information contained in this document, forms the contract between you and your insurance company. If there is a discrepancy or conflict between the information contained herein and your policy, your policy takes precedence. All coverages are not available in all states due to state insurance regulations. 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. | © 2007-2012 Philadelphia Insurance Companies, All Rights Reserved.



PHLY.com

