

**Corporate Office**

Bala Cynwyd, PA  
800.873.4552  
610.617.7940 Fax

**Central Region**

Leawood, KS  
877.439.7459  
866.823.1864 Fax

**Florida Region**

Altamonte Springs, FL  
877.672.7945  
877.846.4830 Fax

**Metro Region**

866.586.6122  
609.512.3141 Fax

Melville, NY  
516.542.1200  
516.542.8767 Fax

**Mid-Atlantic Region**

Timonium, MD  
866.607.9299  
717.558.7541 Fax

**New England Region**

West Bridgewater, MA  
888.292.3881  
877.748.1162 Fax

East Hartford, CT  
860.528.5913  
860.610.0471 Fax

**North Central Region**

Naperville, IL  
800.547.9967  
630.428.9639 Fax

**Northwest Region**

West Linn, OR  
800.669.9497  
800.364.6809 Fax

**Ohio Valley Region**

Nashville, TN  
877.521.8234  
866.890.2509 Fax

**Rocky Mountain Region**

Englewood, CO  
866.608.5898  
303.200.5341 Fax

**Southeast Region**

Alpharetta, GA  
800.303.1728  
770.799.3099 Fax

**Southwest Region**

Plano, TX  
866.246.5254  
972.488.8530 Fax

**Sunbelt Region**

Mission Viejo, CA  
800.994.4121  
949.582.1425 Fax

**West Region**

Roseville, CA  
800.846.9484  
866.458.7695 Fax



STORAGE TANK ENVIRONMENTAL POLICY



**PHILADELPHIA**  
INSURANCE COMPANIES

A Member of the Tokio Marine Group

AM Best A++ Rating  
Ward's Top 50  
95.7% Claims Satisfaction  
120+ Niche Industries

800.873.4552 | **PHLY.com**

# STORAGE TANK ENVIRONMENTAL POLICY

PHLY offers Admitted and Non-Admitted insurance coverage for above-ground and underground storage tanks.

## Target Classes

- Underground Storage Tanks (UST)
- Above-ground storage tanks (AST)

## Unacceptable Classes

- Tank portfolios greater than 100 (ASTs and USTs combined)
- Residential tanks
- Tanks located at airports
- Septic tanks and wastewater or storm water collection systems
- Process tanks or oil water separators
- Inoperative or not in service tanks
- Portable tanks
- Tanks 100,000-gal in size and greater

## The following exposures are offered only on a Surplus Lines/Non-Admitted basis:

- Storage tank portfolios greater than 100 tanks (regardless of above-ground or underground status)
- Single-walled (steel or fiberglass) tanks 25 years of age or older
- Double-walled (steel or fiberglass) tanks 30 years of age or older

All Surplus Lines/Non-Admitted offerings are fully subject to E&S Lines Due Diligence requirements for receiving a quote on Non-Admitted/Surplus Lines paper.

## Minimum Premiums

- \$200 / tank (ASTs)
- \$300 / tank (USTs)

## Limits

- Admitted Basis: Up to \$5M per occurrence/\$5M aggregate
- Surplus Lines: Up to \$15M per occurrence/\$15M aggregate

## Deductible/SIR

- Flexible Deductibles / SIR; Minimum of \$5,000

## Terms

- Annual policy terms

## Streamlined Submission Requirements

- Completed, signed, and dated STEP application
- Complete tank inventory schedule, including site location, tank number, retroactive date, tank size, installation date, tank construction, tank contents, overfill protection, piping construction and monitoring system

## Terms

- Annual policy terms

## Risk Management Services

- Product specific web-based Risk Management Services solutions through PHLY.com/RMS
- Free online interactive Defensive Driver Training course and examination
- Regular e-flyer communications on current Risk Management Services issues and Large Loss Lessons Learned
- Strategic partnership with best-in-class vendor for discounted background & motor vehicle record (MVR) checks

## CONTACT US 800.873.4552 | PHLY.com

**SUBMISSIONS:** E-mail us directly at: [quickquotes@phly.com](mailto:quickquotes@phly.com)

**13 REGIONAL OFFICES:** For the office nearest to you, please see the listing on the front page.

**RISK MANAGEMENT SERVICES: 800.873.4552**

**CLAIMS REPORTING: 800.765.9749**

800.685.9238 Fax | E-mail: [claimsreport@phly.com](mailto:claimsreport@phly.com)  
Gather facts, mitigate loss, inventory damage

**PAYMENT OPTIONS: 877.438.7459**

E-mail: [service@phly.com](mailto:service@phly.com)  
MasterCard, Visa, Discover

# ABOUT US

## Company Profile

Philadelphia Insurance Companies (PHLY) headquartered in Bala Cynwyd, PA, designs, markets, and underwrites commercial Property/Casualty and Professional Liability insurance products, incorporating value-added coverages and services for select industries. By maintaining a disciplined approach to business, we provide greater security for our policyholders and superior value for our shareholder. PHLY has field offices strategically located across the United States to provide superior service. Rated "A++" (Superior) by AM Best Company. Rated "A+" by Standard & Poor's. PHLY is a member of the Tokio Marine Group, Japan's oldest and leading Property/Casualty insurer.

## PHLY has three underwriting divisions:

Commercial Lines  
Management & Professional Liability  
Personal Lines

## AM Best Rating

The Company's two insurance subsidiaries are pooled for risk assumption and accumulated surplus. AM Best Company has assigned the insurance subsidiaries an "A++" (Superior) rating.

## Standard & Poor's

Assigned "A+" for counterpart credit and financial strength.

## Ward's 50®

Nationally recognized as a member of Ward's 50 Benchmark Group of Property/Casualty insurance companies for outstanding achievement in the areas of financial strength, claims performance, and consistently favorable underwriting results.

# 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 shareholder. We believe that integrity and mutual respect are the foundation of long-term and fulfilling relationships with our employees, customers, and business partners.



**TOKIO MARINE  
GROUP**

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. Coverage(s) described may not be available in all states and are subject to Underwriting and 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. © 2025 Philadelphia Consolidating Holding Corp., all Rights Reserved.

*Inspiring Confidence.  
Accelerating Progress.*