

EXCESS & SURPLUS LINES



STORAGE TANK ENVIRONMENTAL POLICY



INSURANCE SOLUTIONS

AM Best A++ Rating  
S&P A+ Rating  
Underwriters Nationwide

855.585.6322 | [PHLY.com/ES](https://www.phly.com/ES)

# STORAGE TANK ENVIRONMENTAL POLICY

## Target Classes

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

## Unacceptable Classes

- 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
- In ground Bare steel tanks without cathodic protection
- Underground Storage tanks greater than 30 years of age

## Minimum Premium

- \$300 per tank

## Limits

- Minimum of \$500,000 up to \$15M

## Deductible/SIR

- Minimum of \$5,000 up to \$250,000 available

## Terms

- Annual policy terms

## Available Coverages

- Access via online web portal with submit to bind capabilities
- Coverage meets EPA financial assurance requirements
- Remediation coverage for corrective action on and off site
- Third Party Bodily Injury and Property Damage coverage
- Separate Limit for Defense Expense
- Image Restoration
- Emergency Expense
- Primary and Non-contributory
- 180 day automatic extended reporting period granted

## Documents Required for Proposal

- 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, overflow protection, piping construction and monitoring system
- Tanks installed over 15 years prior to the effective date will need copies of tank tightness testing
- To honor retroactive dates of prior carriers, proof of the existing retroactive date is required

## Risk Management Services

- Product specific web-based Risk Management Services solutions through PHL.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

## Financial Security

- AM Best rated A++
- Standard & Poor's assigned A+

# ABOUT US

## Company Profile

PHLY E&S provides access to excess and surplus lines commercial insurance products for specialized industries. PHL E&S is a division of Philadelphia Insurance Companies (PHLY), a nationally recognized provider of property & casualty and specialty insurance coverages. PHL is rated A++ (Superior) from AM Best Company and A+ from Standard & Poor's.

## PHLY E&S Industries

Contractors

Environmental

Hospitality

Manufacturing

Commercial Real Estate

Retail

Excess Coverage

**Your Premier Source  
for Pollution!**



**PHILADELPHIA  
INSURANCE COMPANIES**

A Member of the Tokio Marine Group

## The PHLY Difference

All products are underwritten by Tokio Marine Specialty Insurance Company. Certain risks may not be suitable for excess and surplus lines and/or are required to be written on an admitted basis. Surplus lines companies do not participate in state guaranty funds in any jurisdiction, except New Jersey, and thus, surplus lines insureds are not protected by those funds. © 2022 PHL E&S Insurance Solutions, Inc., All Rights Reserved.



**TOKIO MARINE GROUP**  
*To Be a Good Company*



# CONTACT US

## SUBMISSIONS AND ENDORSEMENTS:

### Wholesalers:

Email all PHL E&S submissions directly to [ESsubmission@phly.com](mailto:ESsubmission@phly.com) | [ESendorsements@phly.com](mailto:ESendorsements@phly.com) or contact us at 855.585.6322.

### Retail Agents:

Email all PHL E&S submissions/endorsement requests directly to your Marketing Representative/Account Associate (<https://www.phly.com/AboutPHLY/Offices/>) or contact us at 855.585.6322.

## RISK MANAGEMENT SERVICES:

**800.873.4552**

E-mail: [Phlyrms@phly.com](mailto:Phlyrms@phly.com)

## CLAIMS REPORTING:

**800.765.9749** | Fax: 800.685.9238

E-mail: [Claimsreport@phly.com](mailto:Claimsreport@phly.com)