

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

Contact Information

For more information regarding other products or to download forms and applications, please visit our website at: www.PHLY.com.



Premises Environmental Coverage
for Golf and Country Clubs



10 REASONS WHY

Ten Reasons to Choose Philadelphia Insurance Companies for Premises Environmental Coverage for Golf and Country Clubs

1. Coverage for sudden and gradual contamination
2. Compliance coverage for underground storage tanks
3. Discovery trigger for clean-up coverage
4. Coverage available for all potential contaminants
5. On-site and off-site coverage for Third Party Bodily Injury and Property Damage
6. Coverage available for loss arising out of mold
7. Emergency response services in the event of contamination
8. Coverage available for unknown pre-existing conditions
9. Non-owned location coverage available
10. Interest-free installments available for accounts that generate at least \$3,000 in premium

Philadelphia Insurance Companies Corporate Office

One Bala Plaza, Suite 100, Bala Cynwyd, PA 19004
T: 800.873.4552 F: 610.617.7940

Please Contact The PGA Preferred
Golf Course Insurance Program Today!

800.888.GOLF

www.pgapreferredgolfcourseinsurance.com

Administered by:



Bouvier Beckwith & Lennox, Inc. Corporate Office

29 North Main Street
West Hartford, CT 06107

LOSS CONTROL SERVICES

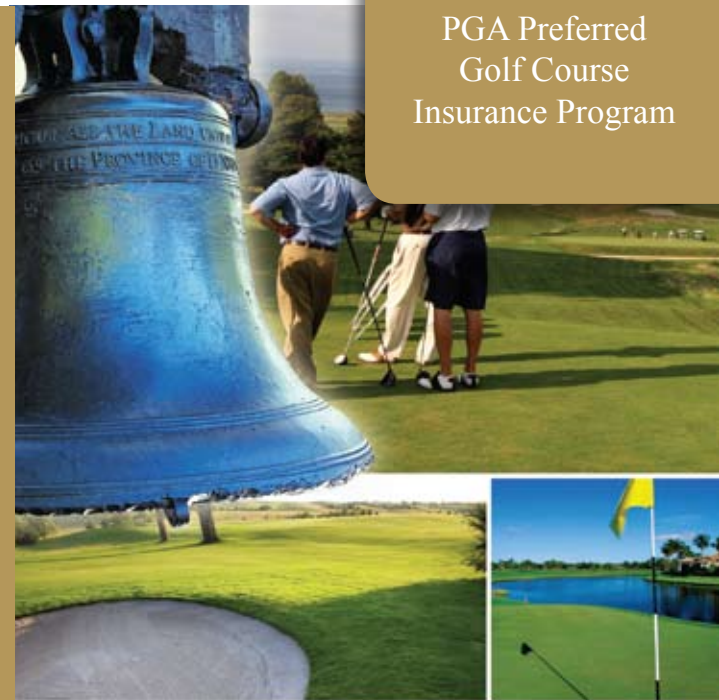
- Phone: (800) 873-4552
- Risk Management Advice from Law Firms
 - Loss Assistance Hotline
 - Incident Report Forms
 - Driver Safety Training Seminars

CLAIMS REPORTING

- Phone: (800) 765-9749
Fax: (800) 685-9238
E-mail: claimreport@phlyins.com
- Gather Facts, Mitigate Loss, Inventory Damage

PAYMENT OPTIONS

- Phone: (877) 438-7459
E-mail: custserv@phlyins.com
- Direct Billed
 - Interest-Free Installments Are Available
 - American Express, MasterCard, Visa, Electronic Checks



PGA Preferred
Golf Course
Insurance Program

Focus on the things that Matter,
We'll Handle the Risk!®



PHILADELPHIA
INSURANCE COMPANIES

A Member of the Tokio Marine Group

PHLY.com

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Program Details

Philadelphia Insurance Companies' Premises Environmental Coverage (PEC) provides comprehensive environmental coverage for all of the exposures faced by a golf or country club. For all your environmental insurance needs, visit www.phly.com

Key Benefits

- Coverage for risks associated with the handling and storage of fuels, chemicals, fertilizers, herbicides and pesticides
- Coverage for costs expended to clean-up contamination discovered on your site
- Coverage for claims from third parties or government agencies for contamination present on your site or that migrates off your site
- Coverage for Third Party Bodily Injury and Property Damage claims from contamination – when the third parties are on or away from your site
- Coverage is for all materials and waste at your site that cause contamination
- Coverage is available for both new and unknown pre-existing contamination
- Coverage is for both sudden and gradual contamination events
- Coverage available for mold



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 and signed/dated Premises Environmental application
- Brochure, advertising materials and website information

Company Profile

In operation since 1962, Philadelphia Insurance Companies designs, markets, and underwrites Commercial Property/Casualty, Personal Lines, and Professional Liability insurance products incorporating value added coverages and services for select markets. Nationally recognized as a premier niche underwriter, the Company became a public Corporation in 1993. The Company has field offices strategically located nationwide to provide local service to our agents and policyholders.

The Company has three underwriting divisions:

- Commercial Lines
- Specialty Lines
- Personal Lines

Philadelphia Insurance Companies provides competitively priced policies, local service relationships, and differentiated coverage features designed to provide a win/win relationship with our customers.

A.M. Best Rating

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

Standard & Poor's

Assigned 'AA-' for counterpart credit and financial strength.

Ward's

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

Forbes Magazine

Forbes Magazine has recognized Philadelphia Insurance Companies as one of the 400 Best Big Companies in America.

Philadelphia Insurance Companies is the marketing name for the insurance company subsidiaries of the Philadelphia Insurance Holding Company. Coverage(s) described may not be available in all states and certain coverage may be provided by a surplus lines insurer. Surplus lines insurers do not normally participate in state guaranty funds and insureds are therefore not afforded protection by such funds.