



# Quick Reference Guide

# Professional Liability

## Design, Construction & Consultants

Architects, engineers, landscape architects, surveyors, archaeologists, biologists, construction managers, drafting services, ecologists, geologists, hydrologists, industrial hygienists, interior designers, kitchen designers, lead paint inspectors, and many others

- Availability: Admitted in all states, D.C. and U.S. territories
- Minimum premium: \$1,000
- Deductibles starting at \$1,000
- Limits up to \$35 million
- Multi-year policies available for firms with billings under \$250,000
- Broad coverage
- ERP death or disability coverage at no additional cost
- Defense outside the limits
- Rectification expense coverage
- No hammer clause
- Free risk management resources

### Submissions

Quote, bind and issue online with V<sup>2</sup> [victorinsuranceus.com/vsquared](https://victorinsuranceus.com/vsquared)

## General & Artisan Contractors

General, design-build and artisan/specialty contractors, and at-risk construction managers

- Availability: In all states on a non-admitted basis
- Minimum premium: \$6,000 for general contractors; \$3,200 for artisan contractors
- Limits up to \$10 million for general contractors, up to \$5 million for artisan contractors
- Project-specific coverage for artisan contractors

## Pollution Liability

- Availability: In all states on a non-admitted basis
- Minimum premium: \$2,000 for general contractors; \$1,000 for artisan contractors
- Limits up to \$10 million for general contractors, up to \$5 million for artisan contractors

### Submissions

Send submissions to [design.us@victorinsurance.com](mailto:design.us@victorinsurance.com)

## Real Estate

Agents and brokers, appraisers, auctioneers, commercial real estate professionals, developers, leasing agents, property managers, title agents, and mortgage brokers

- Availability: Admitted in all states, D.C. and U.S. territories
- Minimum premium: \$500
- Deductibles starting at \$0
- Limits up to \$20 million
- Coverage for open houses, mold, network protection, employment practices liability, privacy response, and public relations in most states
- Virtual home hours eligible for coverage at no additional cost
- ERP for death, disability and retirement at no cost
- Coverage for environmental hazards and discrimination included at no additional premium
- National Association of REALTOR® Member Benefit Program Partner

### Submissions

Quote, bind and issue online with V<sup>2</sup> [victorinsuranceus.com/vsquared](https://victorinsuranceus.com/vsquared)

## Risk Management

Victor insured design professionals can take advantage of automated contract reviews, continuing education courses and a library of risk management resources at no additional cost.

### Learn more

[victorinsuranceus.com/SchoolofRiskManagement](https://victorinsuranceus.com/SchoolofRiskManagement)

# Management Liability

## Cyber

Small and mid-size organizations

- Availability: in most states and D.C.
- Coverage: Admitted with an A rated carrier\*
- Limits up to \$5 million\*

\* Non-admitted in AK, CT, FL, TX & WA, limits greater than \$3M, and select industries.

## Coverage

- Cyber incident response costs
- Cybercrime
- System damage and business interruption
- Network security and privacy liability
- Media liability
- Court attendance costs
- Coverage for full data re-creation
- Unlimited reinstatement
- Comprehensive business interruption covering the full supply chain
- Market-leading incident response team
- Tailored, real-time threat intel through Victor Response mobile app

## Submissions

Send submissions to [cyber.us@victorinsurance.com](mailto:cyber.us@victorinsurance.com)

## Kidnap, Ransom & Extortion

Organizations of any type and size including private companies, public companies, academic institutions, hospitals, non-profits, engineering firms, NGOs, houses of worship, technology firms, and high net worth individuals and families

- Availability: Admitted in most states and D.C. (non-admitted in SD and WA)
- Minimum premium: \$1,000
- Limits up to \$65 million
- Crisis response fees unlimited
- No retention or deductible
- Annual, multi-year or trip policies
- Broad worldwide coverage

## Submissions

Send submissions to [kidnap.us@victorinsurance.com](mailto:kidnap.us@victorinsurance.com)

## Non-Profit Management Liability

Charities, senior care organizations, foundations, bar associations, golf and country clubs, social services, social advocacy, adoption agencies, alumni associations, agricultural cooperatives, chambers of commerce, civic organizations, community development organizations, cultural centers, social clubs and many more.

- Availability: Admitted in 47 states and D.C. (non-admitted in AK, MO and WA)
- Limits \$1 million - \$5 million
- Shared or separate limit options
- Directors and officers liability
- Employment practices liability
- Fiduciary liability
- Crime coverage
- Employed lawyers liability
- Kidnap, Ransom & Extortion coverage
- Excess coverage
- Additional defense coverage available for most classes

## Submissions

Send submissions to [managementliability.us@victorinsurance.com](mailto:managementliability.us@victorinsurance.com)

# Specialty Property/Casualty

## Automotive Dealerships

### Dealer Open Lot

- Availability: In all states except AK, HI, IA, KS (western portion), LA, MT, ND, SD and WY
- Target market: auto dealerships
- Admitted and non-admitted options with A+ rated carrier
- Broad coverage
- Wind/hail aggregate deductibles available
- Flood coverage available
- Competitive pricing
- Installment billing

### Garage/package

- Availability: In most states
- Target markets: franchised and large independent auto dealerships
- Competitive pricing
- Broad coverage
- Competitive commissions

#### Submissions

Send submissions to [autodealers.us@victorinsurance.com](mailto:autodealers.us@victorinsurance.com)

## Builders Risk

Residential and small commercial construction, residential and small commercial remodeling, installation floaters

- Availability: In most states and D.C. (not available in AK and HI)
- Admitted with A++ rated carrier
- Minimum premium: \$400
- Ability to consider all project values
- Broad coverage including equipment breakdown, theft of building materials, interest of subcontractors, pollutant clean-up or removal, expediting expenses, soft costs, business incomes, protective safeguard warranty, and more

#### Submissions

Quote, bind and issue online with V<sup>2</sup> [victorinsuranceus.com/vsquared](http://victorinsuranceus.com/vsquared)

## Flood

Commercial and residential risks

- Market-leading commission
- Easily transition books of business from other vendors
- Issue a policy in less than three minutes
- Quote primary and excess coverage within a single portal
- Highest level of FEMA compliance

#### Submissions

Quote and issue policies online [victorinsuranceus.com/flood](http://victorinsuranceus.com/flood)

## Forest & Logging

Operations that involve logging, log road construction, chipping, hauling of logs/chips, and hauling finished lumber

- Availability: In all states except LA, MI, and NY. CA written direct through Victor Insurance Services.
- Admitted with A+ rated carrier
- General liability including loggers broad form property damage (LBFPD) endorsement
- Commercial auto
- Inland marine
- Property
- Umbrella

#### Submissions

Send submissions to [forest.us@victorinsurance.com](mailto:forest.us@victorinsurance.com)

# Regional Marketing Contacts



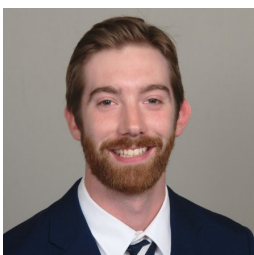
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# Victor Small Business

Enter your small commercial client's information into Victor for Agents and get multiple quotes from multiple top carriers. Then choose the policies you want and bind, issue and pay on the spot.

## Business Owners Policy

Artisan contractors, barber shops/ salons, offices, printing, professional services, restaurants, retail, etc.

### Program Specs

- Minimum premium \$500
- Up to 50 employees
- Up to \$10 million in sales (\$30M for some classes)
- Up to \$1 million in payroll
- Limits up to \$10 million in total insured property (depending on class)
- Multi-location available
- New ventures welcome
- Umbrella indication available with CNA BOP quote

### STATE AVAILABILITY

All states and D.C.

## Cyber

Cryptocurrency, Energy, Healthcare, Manufacturing, Real Estate, Technology

### Program Specs

- Revenues up to \$1 billion
- Limits up to \$2 million bind-able online
- Limits up to \$5 million via referral
- Cyber liability and Tech E&O coverage available

### STATE AVAILABILITY:

Most states (not available in KS, KY, LA, ME, MT, ND, VT and WY)

## Flood

Non-residential risks

### Program Specs

- Building limits up to \$4M
- Contents coverage up to \$500k
- Business interruption up to \$25k available as an optional coverage
- Deductibles between \$1,250 – \$50,000
- No elevation certificates needed
- Waiting period is 10 days (waived if binding for a real estate closing)
- Building square footage: no minimum or maximum in zones X and A, 25,000 square feet maximum for zone V.

### STATE AVAILABILITY

Most states (not available AK and KY, coming soon in NY)

## General Liability

Artisan contractors, health, beauty & fitness, janitorial services, landscapers, professional services, business consultants, technology consultants, retail, etc.

### Program Specs

- Minimum premium \$350
- Up to 50 employees (up to 15 for most contracting classes)
- Up to \$10 million in revenue for most classes (\$1.5 – \$10 million for some contractors)
- Limits up to \$5 million (up to \$2 million bindable online)
- Up to \$500,000 in annual payroll

### STATE AVAILABILITY

All states and D.C.

## Miscellaneous Professional Liability

Administrative services, consulting services, health and fitness, financial services, professional services, retail, technology, etc.

### Program Specs

- Minimum premium \$350
- Up to 50 employees (up to 15 for most contracting classes)
- Up to \$10 million in revenue for most classes (\$1.5 – \$10 million for some contractors)
- Limits up to \$5 million
- Up to \$500,000 in annual payroll

### STATE AVAILABILITY

All states and D.C.

## Workers Compensation

Auto industry, clubs, contractors, hospitality services, professional services, schools, school services, etc.

### Program Specs

- Minimum premium \$500
- Limits up to \$1 million
- Over 350 eligible class codes
- Multi-state capabilities
- New ventures eligible in most classes

### STATE AVAILABILITY

All states and D.C.

Visit [victorforagents.com](https://victorforagents.com) to register and login.



Visit us at [victorinsuranceus.com](https://victorinsuranceus.com) to learn more.

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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