



DEVELOPERS E&O

Developers errors & omissions appetite guide

Generally accepted classes of business

- Banks
- Hospitals
- Hotels
- Jails
- Libraries
- Manufacturing & industrial facilities
- Office buildings
- Parking structures
- Restaurants
- School/colleges (not dorms)
- Shopping centers/retail stores
- Solar
- Telecom facilities
- Warehouses
- Water systems (portable and wastewater)

Development risks include:

- Sales
- Leasing
- Property management
- Design
- Interior design
- Construction management
- Actual construction

Services can be performed:

- For others (traditional)
- For own portfolio
- Mix

Projects can include:

- Kept in portfolio (may sell parts/units, may lease, may manage on own behalf)
- Sold, leased to others
- Sold, leased to other and managers

Program benefits

- Rectification and protective gap demand
- Program only open to retail agents

Ineligible classes

- Amusement parks
- House flippers
- Landfills
- Large bridges, tunnels or dams
- Large scale residential home builders
- Marine engineering (structures not attached to shore)
- Mobile/modular homes not affixed to the group
- Naval architecture
- Timeshare developments

Visit victorinsurance.com or connect with your [business development contact](#) 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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