



Quick reference guide

Insurance solutions

Automotive Dealerships

Franchised and independent 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

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 V²

Business Owners Policy

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

- Compare quotes from multiple carriers: Homesite, CNA, Coterie
- Availability: In all states and D.C.
- 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

Submissions

Quote and bind online with Victor for Agents

Contractors Equipment

Most types of contractors eligible and for other entities that have mobile equipment exposures

- Availability: In most states and D.C. (not available in AK and HI)
- Admitted with A++ rated carrier
- Minimum premium: \$500
- Limits: up to \$500,000 for each individual piece of equipment and up to \$5 million total scheduled value
- Broad inland marine coverage including debris removal, employee tools, new/leased equipment, pollutant cleanup, rental, spare parts and fuel, loss payee, and more

Submissions

Get online quotes with V²

Cyber

Small and mid-sized organizations

Victor Cyber

- Availability: Admitted in 45 states and D.C.*
- Limit: Up to \$5 million*
- Admitted with an A rated carrier*
- Cyber incident response costs
- Cybercrime
- System damage and business interruption
- Network security and privacy liability
- Media liability
- Coverage for full data re-creation
- Market-leading incident response team
- Tailored, real-time threat intel through Victor Response mobile app

Submissions

Quote, bind and issue online with V²

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

Cyber through Victor for Agents

- Compare quotes from multiple carriers: AmTrust, Coalition, Victor
- Availability: In all states and D.C.
- Revenues up to \$250M
- Limits up to \$2M bind-able online
- Limits up to \$5M via referral
- Cyber liability and Tech E&O coverage available

Submissions

Quote and bind online with Victor for Agents

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 advisory resources

Submissions

Quote, bind and issue online with V² or send submissions to design.us@victorinsurance.com

General & Artisan Contractors

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

Professional Liability E&O

- 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

Excess & Surplus

Artisan contractors, manufacturing, real estate, retail, restaurants and accommodations, services and wholesale

Joyn E&S Property

- Available in 37 states and D.C.*
- Minimum premium \$2,500
- Location TIV: \$10 million
- Schedule TIV: \$25 million
- Equipment breakdown coverage enhancement available
- Submissions
- Quote and bind online with Victor for Agent

Joyn E&S General Liability

- Available in 37 states and D.C.*
- Minimum premium \$2,500
- Limits up to \$1 million
- Revenue: \$50 million
- Hired non-owned auto liability and liquor liability coverage enhancement available
- Submissions
- Quote and bind online with Victor for Agent

*Coming soon to ID, KS, KY, LA, MT, NE, ND, SD, VT, WY. Not available in AK, FL, HI.

Flood

Small commercial risks

Victor Flood

- Available in all 50 states and U.S. territories
- Limits: \$500,000 building; \$500,000 contents
- Separate deductible for dwelling and contents
- NFIP Commercial Flood: federally-backed flood insurance
- Excess Flood options when NFIP options are maxed out (offered by DUAL Commercial)
- Private primary commercial flood: alternative opportunities with broad limits and business interruption

Submissions

Quote online through Victor Flood portal

Neptune Private Flood

- Available in most states except AK & KY
- 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)

Submissions

Quote and bind online with Victor for Agents

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

General Liability

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

- Compare quotes from multiple carriers: Homesite, Hiscox, BTIS, Coterie
- Availability: In all states and D.C.
- 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

Submissions

Quote and bind online with Victor for Agents

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 managementliability.us@victorinsurance.com

Miscellaneous Professional Liability

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

- Compare quotes from multiple carriers: Hiscox, Coterie
- Availability: In all states and D.C.
- 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

Submissions

Quote and bind online with Victor for Agents

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: up to \$5 million
- Shared or separate limit options
- Directors and officers liability
- Employment practices liability
- Fiduciary liability
- Crime coverage
- Employed lawyers liability
- Kidnap & ransom
- Excess coverage
- No hammer clause
- Defense outside the limits available
- Additional defense coverage available for most classes

Submissions

Quote, bind and issue online with V²

Private Company Management Liability

Privately held organizations in operation for at least three years with revenues up to \$50 million

- Availability: Admitted in 45 states and D.C. (non-admitted in AK, HI, MO, NY & WA)
- Limits: up to \$5 million
- Shared or separate limit options
- Directors & officers liability
- Employment practices liability
- Fiduciary liability
- Crime coverage
- Employed lawyers liability
- Kidnap & Ransom
- No acquisition threshold
- No hammer clause
- Flexible defense options

Submissions

Quote, bind and issue online with V²

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 tours 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 V²

Workers Compensation

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

- Compare quotes from multiple carriers: Hiscox, Coterie
- Availability: In all states and D.C.
- Minimum premium \$500
- Limits up to \$1 million
- Over 350 eligible class codes
- Multi-state capabilities
- New ventures eligible in most classes

Submissions

Quote and bind online with Victor for Agents

Victor Risk Advisory

Victor policyholders have access to continuing education, industry insights, risk mitigation tools and much more.

Business development contacts



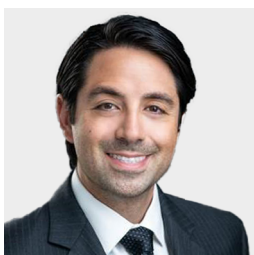
CHELSEA BRENNAN
(619) 288-9426
chelsea.brennan@victorinsurance.com
West: AZ, Southern CA, UT



SAMANTHA CHERRY
(303) 808-1096
samantha.cherry@victorinsurance.com
West: CO, HI, MT, NM, WY



BRIAN CROPP
(240) 281-3690
brian.cropp@victorinsurance.com
States: DC, DE, MD, ME, NH, PA, VT



CARLOS ESPINOSA
(661) 430-3290
carlos.espinosa@victorinsurance.com
West: Central CA, NV, WA



JOHNNY HUANG
(303) 513-0986
johnny.huang@victorinsurance.com
West: AK, Northern CA, ID, OR



TYLER NICKELS
(267) 408-4045
tyler.nickels@victorinsurance.com
States: CT, MA, NY, RI



JOHN O'MARA
(630) 418-4423
john.omara@victorinsurance.com
Central: AR, IA, IL, IN, KS, MI, MN,
MO, ND, NE, OH, OK, SD, WI



BRANDON YINGER
(678) 237-3211
brandon.yinger@victorinsurance.com
South: AL, FL, GA, LA, MS, NC, PR,
SC, TN, TX, VI



JASMINE ZAROU
(703) 943-0885
jasmine.zarou@victorinsurance.com
Northeast: KY, NJ, VA, WV

Visit victorinsurance.com
or scan the QR code 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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