



# Victor for Agents solutions guide

Enter your small commercial client's information into Victor for Agents and compare quotes for multiple coverage lines from multiple A-rated carriers. Then choose the policies you want and bind and issue on the spot.

## Business owners policies

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

### PROGRAM SPECS

- Available providers: AmTrust, CNA, Coterie, Hiscox, Homesite
- 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

Nationwide

## Cyber

Cryptocurrency, energy, healthcare, manufacturing, real estate, technology, etc.

### PROGRAM SPECS

- Available providers: AmTrust, Coalition and Victor
- Revenues up to \$250M
- 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

Nationwide

## E&S property and general liability

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

### E&S PROPERTY SPECS\*

- Available providers: Joyn and Pathpoint
- Location TIV: \$10M
- Schedule TIV: \$25M
- Coastal location eligible (wind deductible 2-5% min)

### E&S GENERAL LIABILITY SPECS\*\*

- Available providers: Joyn and Pathpoint
- Limit: \$1M
- Revenue: \$50M
- Payroll up to \$500K for contractors
- New ventures welcome

### STATE AVAILABILITY

\*Nationwide except AK & HI (vacants/restaurants not available in D.C.)

\*\*Nationwide except AK, CO & HI

# Flood

Non-residential risks

## PROGRAM SPECS

- Available providers: Neptune
- 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, fitness and beauty, janitorial, professional services, real estate, retail, technology, etc.

## PROGRAM SPECS

- Available providers: Homesite, Hiscox, BTIS, Coterie
- 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 aggregate)
- Up to \$500,000 in annual payroll

## STATE AVAILABILITY

Nationwide

## Get started

Visit [victorinsurance.com](https://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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# Professional liability

Design professionals, health and fitness, financial services, professional services, real estate, retail, technology, etc.

## PROGRAM SPECS

- Available providers: Hiscox, Coterie
- 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 aggregate)
- Up to \$500,000 in annual payroll

## STATE AVAILABILITY

Nationwide

# Workers' compensation

Auto industry, clubs, contractors, leisure & hospitality services, manufacturing, professional services, retail & wholesale, schools, social services, warehouse, etc.

## PROGRAM SPECS

- Available providers: AmTrust, CNA, Employers, Market
- Minimum premium \$500
- Limits up to \$1 million
- Over 350 eligible class codes
- Multi-state capabilities
- New ventures eligible in most classes

## STATE AVAILABILITY

Nationwide

