



Small Business Insurance Solutions for Retail Shops

Retail shop owners face unique risks in their industry. From managing inventory and protecting against theft to ensuring the safety of customers and employees, unforeseen events can disrupt business operations and jeopardize their financial stability. Retail shop owners need the appropriate insurance coverage to safeguard their long-term success.

At Victor, we understand the specific needs of retail shop owners. We know your retail clients' businesses are unique, so we offer access to a range of small business insurance solutions tailored to their needs. With Victor for Agents, you can get multiple quotes from multiple providers by entering your client's information just once. This streamlined process saves time and ensures you can offer your retail shop customers the proper coverage.

Business owners' policies

- Compare quotes from multiple lines of business: CNA, Coterie, Hiscox, Homesite
- Available nationwide
- Minimum premium \$500*
- Up to 50 employees
- Up to \$10M in sales (\$30M for some classes)*

- Up to \$1M in payroll
- Limits up to \$10M in total insured property*
- Multi-location available
- New ventures welcome
- Umbrella indication available with CNA BOP quote

*Dependent on provider and class code

Cyber

- Compare quotes from multiple providers: AmTrust, Coalition, Victor
- Available nationwide
- 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

General Liability

- Compare quotes from multiple carriers: Coterie, Hiscox, Homesite
- Available nationwide
- Minimum premium: \$350
- Up to 50 employees (up to 15 employees for most contracting classes)
- Up to \$10M in revenue for most classes (Between \$1.5 - \$10M for contractors)
- Limits up to \$5M (up to \$2M bindable online)
- Up to \$500,000 in annual payroll for most classes

Worker' Compensation

- Compare quotes from multiple carriers: AmTrust, CNA, Employers and Market
- Available nationwide
- Minimum premium \$500
- Over 350 eligible class codes
- Multi-state capabilities
- New ventures eligible in most classes
- Superior claims and loss control services

Available classes

- Antique Stores
- Beverage Stores – Liquor & Wine
- Bicycle Stores – Sales & Servicing
- Books and Magazines Stores--Other Than Not-For-Profit
- Bridal Stores
- Candy or Confectionery Stores
- Clothing or Wearing Apparel Stores
- Department Stores
- Discount Stores
- Drugstores
- Furniture Stores
- Gift Shops
- Health or Natural Food Stores
- Specialty Food Stores
- and many more!

GET STARTED

Register or log in to Victor for Agents to get a quote. 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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E&S Property

- Available in all states and D.C. except AK & HI*
- Earthquake Available
- ACV/RCV/Basic/Special Forms available
- Location TIV: \$3M
- Policy TIV: \$5M
- Coastal locations eligible (wind deductibles 2-5% minimum)

E&S General Liability

- Available in all states except AK, CO & HI
- Minimum premium \$495
- Limit: \$1M
- Revenue: \$50M
- Payroll up to \$500k for contractors
- New ventures welcome

