

US Solutions Guide

Catastrophe Solutions

ICAT provides property insurance protection to homeowners and businesses located in hurricane- and earthquake-exposed regions of the United States. ICAT is proud to be the catastrophe division of Victor Insurance.

Residential

ICAT Coastal Homeowners

- ISO-based HO3 and HO5 policies offering up to \$3M coverage A per dwelling and up to \$4.3M TIV.
- Coverage for primary and secondary/seasonal occupancies.
- Full-time tenant and short-term rental occupancies available.
- Coverage available in many counties in the following states: AL, CT, DE, FL, GA, LA, ME, MD, MA, MS, NH, NJ, NC, RI, SC, TX, and VA.
- Minimum named-storm deductibles beginning at 1-3% depending on location.
- Competitive pricing with discount opportunities available.

Submissions: Quote and bind 24/7 in ICAT Online at <https://producer.icat.com>

Commercial

All Risk Including Wind

All Other Perils coverage for commercial property owners and tenants in the Gulf, Florida, Eastern Seaboard, and Hawaii. Wind/Hail Only coverage may be available in some areas on a Named Peril basis.

- TIVs up to \$5M
- Full-limit policies only
- ICAT can honor Broker of Record letters on existing business written through ICAT on select accounts
- Product highlights include enhanced coverage packages available including sewer back up, food spoilage, electronic data, theft, wind-driven rain, securities and more
- All other perils coverage is provided on buildings, business personal property, tenant improvements or betterments, business income/rental value and/or additional property coverage
- Equipment breakdown and earthquake available
- Target Accounts include commercial habitational, offices, retail and hotels/motels, with many other occupancies eligible

- Wind only is available in some areas
- Ability to consider risks built post 1940 in select states with updates within the past 30 years
- APC options available for canopies, carports, fountains, light poles and unattached signs
- No minimum premiums
- No Coinsurance – ICAT always waives coinsurance

Submissions: Quote and bind 24/7 in ICAT Online at <https://producer.icat.com>

Earthquake

Coverage for commercial property owners in the Western U.S. and in the New Madrid states.

- Maximum TIVs: Zone A, B and PNW: \$10M; All Other: \$15M
- Full limit policies only
- DIC including Earthquake and Flood (available outside of zones A/V) and Earthquake Sprinkler Leakage
- Enhanced coverage packages available including ordinance and law, business income, extended period of indemnity, increased period of restoration and more
- Target accounts include commercial habitational (condominiums and apartments), offices, retail and hotels/motels, with many other occupancies eligible
- Ensuing water loss included
- Foundations are included when building coverage is selected on your Policy
- No minimum premiums
- 50% Monthly Limit of Indemnity included for every account with business income
- No Coinsurance – ICAT always waives coinsurance

Submissions: Quote and bind 24/7 in ICAT Online at <https://producer.icat.com>

Get Appointed with ICAT

Visit www.icat.com/producers/become-producer.html or email marketing@icat.com to learn more.

*ICAT requires prior experience placing catastrophe coverage and may ask for a premium commitment.

Management Liability

Cyber

Small and mid-sized organizations

Victor Cyber

- Availability: Admitted in 49 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; for limits greater than \$3M and select industries.*

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 all 50 states and D.C.
- Limits up to \$65 million
- Crisis response fees unlimited
- No retention or deductible
- Annual, multi-year or trip policies
- Broad worldwide coverage
- Extension endorsements may be available to cover threat response, security evacuation, loss of earnings, products loss, and assault expense

Submissions: Send submissions to managementliability.us@victorinsurance.com

Non-Profit Management Liability

Non-profit organizations with revenues up to \$100M

- 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
- Flexible defense options

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

Private Company Management Liability

Privately held organizations in operation for at least three years, with revenues up to \$100M, and up to 250 employees

- 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 or send submissions to private.us@victorinsurance.com

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
- One of the broadest professional liability forms in the industry
- Minimum premium: \$1,000
- Deductibles starting at \$1,000. \$0 deductible options available for eligible small firms
- Limits up to \$20 million
- Multi-year policies available for firms with annual revenue up to \$1 million
- Defense costs outside the limit of liability
- ERP death or disability coverage at no additional cost
- Rectification expense coverage
- No hammer clause
- Free access to tools/resources through Victor Risk Advisory, including continuing education courses, ESG Risk Rating Tool, and Victor Contract Sifter

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

- Availability: In all states on a non-admitted basis

Professional Liability

- Minimum premium: \$6,000
- Minimum self-insured retention: \$10,000 for general contractors
- Limits: up to \$10 million
- Rectification coverage
- Claims-made policies

Errors & Omissions

- Minimum premium: \$3,200 for E&O only; \$4,200 for E&O and pollution combined
- Minimum self-insured retention: \$3,000 and 0% co-insurance
- Limits: up to \$5 million
- Covers faulty workmanship

Pollution Liability

- Minimum premium: \$2,000 for general contractors and \$1,000 for artisan contractors
- Minimum self-insured retention: \$5,000 and 0% co-insurance
- Limits: up to \$10 million
- Proactive coverage for mold
- No exclusions for asbestos, respirable dust or silica

Submissions: Send submissions to design.us@victorinsurance.com

Real Estate Errors & Omissions

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 REALTORS®
NAR REALTOR Benefits® partner

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

Specialty Property/Casualty

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
- Broad coverage including earthquake and flood
- Wind/hail aggregate deductibles available
- Competitive pricing
- Installment billing

Garage/package

- Availability: In most states
- Admitted and non-admitted options with A+ rated carrier
- Competitive pricing
- Broad coverage
- Competitive commissions

Dealership pollution

- Non-admitted with A+ rated carrier
- Availability: In most states
- Limits up to \$1M
- Broad definition of covered incidents
- Non-owned disposal site liability
- Non-owned transport cargo liability

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
- \$8 million limit for frame and joisted masonry construction.
- \$15 million limit for non-combustible, masonry non-combustible, and fire resistive construction.
- 20 automatic coverages including soft costs, green building recertification, ordinance of law, expediting expenses, and more.

Submissions: Quote, bind and issue online with V²

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 \$10 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 or send submissions to contractorsequipment.us@victorinsurance.com

Forest & Logging

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

- Availability: In all states except LA, 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
- Umbrella
- Lumber and wood products manufacturing (casualty only)

Submissions: Send submissions to forest.us@victorinsurance.com

Storage Tank Liability

For owners and operators of above-ground or underground storage tanks

- Availability: In all 50 states and D.C.
- Limits: up to \$5M
- Minimum premium: \$500
- Coverage for single-location/single-tank and multi-location/multi-tanks
- Third-party bodily injury and property damage resulting from pollutant releases
- Clean-up cost or corrective action
- On-site clean up
- First party clean-up for pollution incidents not related to a storage tank system
- Defense costs outside the limits of liability
- Retroactive coverage

Submissions: Get online quotes with V² or send submissions to storagetank.us@victorinsurance.com.

Small Commercial Solutions

Business Owners Policy

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

- Compare quotes from multiple carriers: Hiscox, Homesite, CNA, Coterie, Rainbow
- 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

Cyber through Victor for Agents

- Compare quotes from multiple carriers: AmTrust, Coalition
- 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

Excess & Surplus

Small commercial General Liability, Property, Excess Liability and Cyber available through **Pathpoint**.

Contractors, Lessor's Risk Only (LRO), Vacants, Restaurants, Bars, Taverns, Monoline Property, Manufacturing, Retail and Services verticals. New ventures eligible!

General Liability*

- Available in all states (except AK & HI)
- Limits up to \$1/\$2M (\$2/\$2 for Restaurants)
- Annual revenues up to \$5M
- Up to 100% subcontracted work eligible

Property*

- Available in all states (except AK & HI)
- Property up to \$3.8M TIV per location/\$5.8M per policy for LRO's, Monoline Property & Retail/Service
- Property up to \$2.5M TIV for Vacant Buildings
- Property up to \$5M TIV per location/\$5.8M per policy for Restaurants
- Property up to \$10M TIV per location/policy in AL, FL, GA, LA, MS, SC, and TX (Excluding Vacants)
- Coastal Risks considered for most verticals

Cyber

- Available in all states (except AK & HI)
- Liability limits up to \$3M
- Retentions as low as \$1,000
- Up to \$25M in revenue

Excess Liability General Liability

- Available for contractors and LRO's
- Limits from \$1M-\$5M
- Coverage written over underlying GL with any carrier rated A or better (including Lloyds' syndicates)
- Up to \$5M in annual revenue

**Package submissions also available*

Submissions: Get quotes with Victor for Agents

Flood

Commercial, Residential and RCBAP

- Available in all states except AK.
- Available through Neptune
- Building limits up to \$4M (Commercial and Residential)
- Building limits up to \$15M (RCBAP – Condo)
- Contents coverage up to \$500k for Residential & RCBAP; \$1M for Commercial
- Deductibles between \$1,000 - \$50,000
- No elevation certificates needed
- Waiting period is 10 days (waived if binding for a real estate closing)
- Many optional coverages available

Submissions: Quote and bind online with Victor for Agents

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

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 \$270 for most classes
- Limits up to \$5M
- Up to \$10M in revenues
- Full retro-coverage for unknown claims from previous work for most classes
- Claims-made form
- Home based business acceptable

Submissions: Quote and bind online with Victor for Agents

Workers Compensation

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

- Compare quotes from multiple carriers: AmTrust, CNA, Employers and Markel
- 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

High Hazard Workers Comp

- Available through AMERISAFE
- Available in 27 States
- Over 300 class codes
- No height restrictions on construction/roofing
- No cap on experience Mods
- No travel radius restrictions
- 8 months continuous WC coverage required
- Minimum Premium \$5,000

Online Quoting Platforms

We offer three different platforms that allow you to quote and bind online, so you can do more, in less time. Below is a quick overview of each so you have a better understanding of the products available on each platform.

ICAT Online

For property/cat coverages*

ICAT Online is your one-stop shop for instant catastrophe quotes, tools and resources, and chat services for quick answers to all your questions.

- Coastal Homeowners
- Commercial All Risks including Wind
- Commercial Earthquake

Learn more about becoming an ICAT producer at [icat.com](https://www.icat.com)

* ICAT requires agents to have prior experience placing catastrophe coverage and may ask for a premium commitment.

V²

For specialty coverages

Most of Victor's Specialty products are available to quote, bind and issue on our online quoting platform, V², including:

- Architects, Engineers & Consultants Professional Liability
- Builders Risk
- Contractors Equipment
- Individual Appraisers E&O
- Non-profit Management Liability
- Private Company Management Liability
- Real Estate E&O
- Victor Cyber

Register or log in at [victorinsurance.com](https://www.victorinsurance.com)

Victor for Agents

For small commercial coverages

Our small commercial online insurance marketplace, Victor for Agents, allows you to quote multiple lines of business from multiple top-rated carriers for your small business clients.

- Business Owners Policy
- Cyber
- Excess & Surplus
- Flood
- General Liability
- Professional Liability
- Workers' Compensation

Register or log in at [victorinsurance.com](https://www.victorinsurance.com)

Contact Us

To learn more about ICAT and Victor's products, contact us at:

ICAT Solutions: <https://www.icat.com/contact-us.html>

Victor Solutions: <https://www.victorinsurance.com/us/contact-us.html>

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.