

US Solutions Guide



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

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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.

Management Liability

Cyber through ProWriters

Revenues of all sizes - from startups to multi-million-dollar businesses.

- Available nationwide
- Multiple quotes from top carriers in seconds
- Access to 60+ cyber markets
- Admitted and non-admitted options
- Typically covers both first-party (direct costs the insured incurs due to an incident) and third-party liability (defense and indemnity payments).
- Surplus Lines licenses in every state so we can collect and file taxes for you
- Personalized training and support for brokers/agents

Submissions: Quote, bind and issue online with ProWriter's Digital IQ.

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

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.

