

Competitor comparison checklist | Builders risk

# How do other carriers match up to Victor?

Compare some of the key features and benefits of our builders risk program with competitors — so you can ensure your clients receive the best protection, on time and with confidence.

DOES YOUR BUILDERS RISK PROGRAM OFFER THIS LEVEL OF FLEXIBILITY AND SECURITY?	VICTOR	COMPETITOR
Coverage available nationwide (Exclusions: AK & HI)		
Admitted coverage through financially stable carrier partner Berkshire Hathaway Specialty Insurance (rated A++ by AM Best and AA+ by S&P)		
20 automatic coverages included for no additional premium		
Original policy terms ranging from 3 to 24+ months		
Original policy extensions up to 24 months		
24-hour claim reporting		

CAN YOU SECURE BUILDERS RISK COVERAGE THIS SEAMLESSLY?	VICTOR	COMPETITOR
Answer just five underwriting questions and secure coverage for ground-up residential projects with a total completed value up to \$1.5M with <a href="#">Builders Risk QuickCover</a>		
Quote, bind, and issue policies online in minutes, 24/7, through Victor's <a href="#">online portal, V<sup>2</sup></a>		

DOES YOUR BUILDERS RISK PROGRAM AUTOMATICALLY INCLUDE THESE VITAL COVERAGES WITH IMPRESSIVE SUB-LIMITS?	VICTOR	COMPETITOR
Soft costs (\$100,000)		
Property in temporary storage (\$500,000)		
Property in transit (\$500,000)		
Fraud and deceit (\$50,000)		
Blueprint and construction documents (\$25,000)		
Green building recertification (\$10,000)		
Debris removal (\$150,000)		
Claim preparation expenses (\$25,000)		

DOES YOUR BUILDERS RISK PROGRAM OFFER THE FOLLOWING STAND OUT OPTIONAL COVERAGES?	VICTOR	COMPETITOR
Equipment breakdown		
Delay in completion schedule (includes rental income and income coverage)		
Contract change order		
Existing building or structures		
Green builder		
Permission to occupy		

**[Learn more about Victor's Builders Risk program](#)**

**[Ready to get a quote? Log in or register for Victor's online portal, V<sup>2</sup>](#)**

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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