



# US Solutions Guide



# 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 V<sup>2</sup>

*\*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](mailto:managementliability.us@victorinsurance.com)

## Non-Profit Management Liability

Non-profit organizations

- 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
- Defense outside the limits available
- Additional defense coverage available for most classes

**Submissions:** Quote, bind and issue online with V<sup>2</sup>

or send submissions to [managementliability.us@victorinsurance.com](mailto:managementliability.us@victorinsurance.com)

## Private Company Management Liability

Privately held organizations in operation for at least three years with revenues up to \$100 million

- 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 V<sup>2</sup> or send submissions to [private.us@victorinsurance.com](mailto: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 V<sup>2</sup> or send submissions to [design.us@victorinsurance.com](mailto: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](mailto: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 V<sup>2</sup> or send submissions to [realestate.us@victorinsurance.com](mailto: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](mailto: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 V<sup>2</sup>

## 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 V<sup>2</sup> or send submissions to [contractorsequipment.us@victorinsurance.com](mailto: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](mailto:forest.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: CNA, Coterie, Hiscox, Homesite, and 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

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

### E&S Property

- Available with Pathpoint
- Available in all states and D.C. except AK & HI\*
- Location TIV: \$10M
- Schedule TIV: \$25M
- Coastal locations eligible (wind deductibles 2-5%minimum)

\*Vacants/Restaurants available in all states except D.C.

### E&S General Liability

- Available with Pathpoint
- Available in all states except AK & HI
- Limit: \$1M
- Revenue: \$50M
- Payroll up to \$500k for contractors
- New ventures welcome

**Submissions:** Get quotes with Victor for Agents

## Private Flood

- Available in most states except AK & KY
- 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)

**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

# Catastrophe Solutions through ICAT

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

## 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](http://www.icat.com/producers/become-producer.html) or email [marketing@icat.com](mailto:marketing@icat.com) to learn more.

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

# Online quoting platforms

Victor has 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.

## V<sup>2</sup>

### For specialty coverages

Most of Victor's Specialty products are available to quote, bind and issue on our online quoting platform, V<sup>2</sup>, 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://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://victorinsurance.com)

## 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://icat.com)

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



## Victor Specialty business development contacts

Connect with the business development contact in your state/territory for information on all Victor products, programs and platforms.



CHELSEA BRENNAN  
(619) 288-9426  
[chelsea.brennan@victorinsurance.com](mailto:chelsea.brennan@victorinsurance.com)  
States: AZ, Southern CA, UT



SAMANTHA CHERRY  
(303) 808-1096  
[samantha.cherry@victorinsurance.com](mailto:samantha.cherry@victorinsurance.com)  
States: CO, HI, MT, NM, WY



BRIAN CROPP  
(240) 281-3690  
[brian.cropp@victorinsurance.com](mailto:brian.cropp@victorinsurance.com)  
States: CT, DC, DE, MA, MD, ME, NH, NY, PA, RI, VT



CARLOS ESPINOSA  
(661) 430-3290  
[carlos.espinosa@victorinsurance.com](mailto:carlos.espinosa@victorinsurance.com)  
States: Central CA, NV, WA



DEBRA GOEBELER  
(404) 386-2746  
[debra.goebeler@victorinsurance.com](mailto:debra.goebeler@victorinsurance.com)  
States: MS, TN, TX



JOHNNY HUANG  
(303) 513-0986  
[johnny.huang@victorinsurance.com](mailto:johnny.huang@victorinsurance.com)  
States: AK, Northern CA, ID, OR



JOHN O'MARA  
(630) 418-4423  
[john.omara@victorinsurance.com](mailto:john.omara@victorinsurance.com)  
States: AR, IA, IL, IN, KS, MI, MN, MO, ND, NE, OH, OK, SD, WI



CRAIG RICE  
(727) 430-9838  
[craig.rice@victorinsurance.com](mailto:craig.rice@victorinsurance.com)  
States: AL, FL, LA



BRANDON YINGER  
(678) 237-3211  
[brandon.yinger@victorinsurance.com](mailto:brandon.yinger@victorinsurance.com)  
States: GA, NC, PR, SC



JASMINE ZAROU  
(703) 943-0885  
[jasmine.zarou@victorinsurance.com](mailto:jasmine.zarou@victorinsurance.com)  
States: KY, NJ, VA, WV

## Victor for Agents business development contacts

For assistance with small business solutions available on Victor for Agents, call (833) 423-0746 and select option 2, or email any of the business development contacts below.



YAFT ABRAHA  
(803) 904-8607  
[yaft.abraha@victorinsurance.com](mailto:yaft.abraha@victorinsurance.com)  
States: CA, CO, ID, MT, ND, NE, OR, SD, WA, WY



RYAN DELMAN  
(803) 908-9812  
[ryan.delman@victorinsurance.com](mailto:ryan.delman@victorinsurance.com)  
States: CT, DC, DE, MA, MD, ME, NH, NJ, NY, PA, RI, VT



ANDREW GROSSMAN  
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States: FL, IA, IL, IN, MI, MN, MO, OH, WI



ANASTASIA IPPOLITO  
(970) 389-7493  
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States: AZ, KS, NM, NV, OK, TX, UT



MATT MEEKS  
(803) 743-8072  
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States: AL, GA, LA, MS, TX



DAVID MOORE  
(803) 846-5081  
[david.moore@victorinsurance.com](mailto:david.moore@victorinsurance.com)  
States: AK, AR, CA, HI, KY, NC, SC, TN, VA, WV

## ICAT business development contact

Connect with the ICAT business development contact for information on catastrophe products and the ICAT Online portal.



MICHAEL DONNER  
(303) 327-1842  
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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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