



Business Owners Policy

ICAT's sister company, Victor, offers multiple small commercial solutions on their quoting platform, Victor for Agents. The products are available nationwide and written through multiple A rated providers.

Quote, bind, issue — fast

Enter your small commercial client information into [Victor for Agents](#) and get a quote for an admitted Business Owners Policies from multiple carriers. Then bind, issue and pay for policies on the spot.

Program highlights

- Available nationwide
- Available carriers: AmTrust, CNA, Coterie, Hiscox, Homesite
- 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 (depending on class)
- Multi-location available
- New ventures welcome
- Optional cyber, liquor and professional liability endorsements
- Umbrella indication available with CNA BOP quote

Program appetite: 1,500 classes including

- Artisan contractors
- Barber shops, beauty & nail salons
- Lessors' risk only
- Offices (including medical)
- Pet services
- Professional services
- Property management
- Restaurants and food trucks
- Retail stores
- Small manufacturing
- Small habitational (3 stories or less), available through AmTrust
- Wholesale & distributors

To learn more about Victor's small commercial solutions, visit victorins.co/icat or scan the QR code.



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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