



E&S Property and General Liability

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 E&S quotes for property and general liability.

E&S Property

- Available in all states except AK & HI (Vacants/Restaurants available in all states except D.C.)
- Minimum premium \$2,500
- Location TIV: \$10M
- Schedule TIV: \$25M
- Coastal locations eligible (wind deductibles 2-5% min)

E&S General Liability

- Available in all states except AK, CO & HI
- Minimum premium \$500
- Limit: \$1M

- Revenue: \$50M
- Payroll up to \$500k for contractors
- New ventures welcome

Broad appetite across several industries

- Alcohol sales up to 75% of total sales (Unavailable in D.C.)
- Artisan contractors
- General contractors, roofing and siding, tree trimming, waterproofing
- LRO — cannabis/CBD tenants, parking, short-term rentals, vacation rentals
- Manufacturing (including beverages and apparel)
- Real Estate (including LROs and habitation)
- Retail (including convenience/ grocery stores, gas stations, beverage stores)
- Restaurants and accommodations (restrictions apply)
- Services (including dry cleaners and property management)
- Wholesale (including general warehousing and storage)
- Vacant buildings, vacant land (Unavailable in D.C.)

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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