Quick Reference Guide
Professional Liability

Design, Construction & Consultants
Architects, engineers, landscape architects, surveyors, archeologists, 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
• Minimum premium: $1,000
• Deductibles starting at $1,000
• Limits up to $35 million
• Three-year policy term for firms with billings under $250,000
• Contract review services

Submissions
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
• Minimum premium: $6,000 for general contractors; $3,200 for artisan contractors
• Limits up to $10 million for general contractors, up to $5 million for artisan contractors
• Project-specific coverage for artisan contractors

Pollution Liability
• Availability: In all states on a non-admitted basis
• Minimum premium: $2,000 for general contractors; $1,000 for artisan contractors
• Limits up to $10 million for general contractors, up to $5 million for artisan contractors

Submissions
Send submissions to design.us@victorinsurance.com

Real Estate
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
• ERP for death, disability and retirement at no cost
• Coverage for environmental hazards and discrimination included at no additional premium
• National Association of REALTOR® Member Benefit Program Partner

Submissions
Quote, bind and issue online with V² victorinsuranceus.com/vsquared

Risk Management
Victor insured design professionals can take advantage of our library of risk management resources and continuing education program at no additional cost.

Learn more
victorinsuranceus.com/SchoolofRiskManagement
Management Liability

Cyber
Small and mid-size organizations
- Availability: Admitted in all states and D.C. (pending in FL and WA)
- Minimum premium: $750
- Limits up to $10 million

DIGITAL CRIME
- Electronic transfer of funds
- Telephone toll fraud
- Cyber extortion
- Deceptive transfer

BREACH LIABILITY
- Privacy liability
- Website media liability
- Regulatoy
- Payment card industry (PCI)

BREACH RECTIFICATION
- Data breach team
- Business interruption
- Digital asset loss

Submissions
Quote, bind and issue online with V²
victorinsuranceus.com/vsquared

Non-Profit Management Liability
Charities, advocacy groups, foundations, libraries, museums, performing arts organizations, zoos, chambers of commerce, trade and professional associations, social service organizations, agricultural co-ops, humane societies, historical societies, and many more
- Availability: Admitted in most states and D.C. (non-admitted in VT)
- Limits up to $20 million
- Directors and officers liability
- Employment practices liability
- Fiduciary liability
- Crime coverage
- Kidnap, Ransom & Extortion coverage
- Excess coverage
- Up to $100,000 of defense coverage for wage & hour claims
- Additional defense coverage available for most classes
- Automatic renewals for policies under $7,500 in premium
- Kidnap, ransom & extortion - admitted in all states except MA, MT, NH, NY, PR, VT and WA
- Crime coverage - admitted in all states except AK, CA, MA, MT, PR, VA and VT

Submissions
Send submissions to managementliability.us@victorinsurance.com

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 most states and D.C. (non-admitted in SD and WA)
- Minimum premium: $1,000
- Limits up to $65 million
- Crisis response fees unlimited
- No retention or deductible
- Annual, multi-year or trip policies
- Broad worldwide coverage

Submissions
Send submissions to kidnap.us@victorinsurance.com
Specialty Property/Casualty

 Builders Risk
Commercial construction, residential
construction, residential/commercial
remodeling, installation floaters
• Availability: Admitted in all states,
D.C. (not available in HI)
• Minimum premium: $400
• Ability to consider all project values
• Broad coverage including theft
of building materials, interest of
subcontractors, pollutant cleanup or
removal, expediting expenses, soft
costs, business incomes, protective
safeguard warranty, and more

 Submissions
Quote, bind and issue
online with V²
victorinsuranceus.com/vsquared

 Flood
Commercial and residential risks
• Market-leading commission
• Easily transition books of business
from other vendors
• Issue a policy in less than three
minutes
• Quote primary and excess coverage
within a single portal
• Highest level of FEMA compliance

 Submissions
Quote and issue policies online
victorinsuranceus.com/Flood

 Automotive Dealerships
Franchised auto dealers, independent
auto dealers

 DEALER OPEN LOT
• Availability: In all states except AK,
HI, IA, KS [western portion], KY, LA,
MN, MT, NE, ND, SD and WY
• Non-admitted
• Monoline auto physical damage
• Broad coverage
• Wind/hail aggregate deductibles
available
• Earthquake coverage available
• Competitive pricing
• Installment billing

 Submissions
Send submissions to
autodealers.us@victorinsurance.com

 Public Entities
Cities, counties, schools, and colleges
• Self-insured retentions
• Umbrella/excess
• Pool brokerage services

 Submissions
Send submissions to
publicentities.us@victorinsurance.com

 Forest & Logging
Operations that involve logging, log
road construction, chipping, and the
hauling of logs and chips
• Availability: In all states except
LA, MI, 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
• Property
• Umbrella

 Submissions
Send submissions to
forest.us@victorinsurance.com
Small Commercial

Enter your small commercial client information into Dovetail’s cloud-based platform and get quotes for multiple coverage lines from top carriers. Then choose the policies you want and bind, issue and pay on the spot.

Business Owners Policy
Barber shops/salons, funeral homes, janitorial services, nail salons, offices, printing services, professional services, restaurants, retail stores

Program Specs
- Premiums as low as $500
- Limits up to $2 million in total insured property
- Risks with up to 30 employees & $10 million in sales
- New ventures welcome
- Optional cyber/professional liability endorsements

STATE AVAILABILITY
All states and D.C.

General Liability
Artisan contractors, health, beauty & fitness, janitorial services, landscapers, professional services, business consultants, technology consultants, retail, etc.

Program Specs
- Premiums as low as $275
- Risks with up to 10 employees & $10 million in sales
- Risk with up to $500,000 in annual payroll
- Three or five years’ experience required for some risk segments

STATE AVAILABILITY
All states and D.C.

Professional Liability
Architects, engineers, contractors, financial services, health and fitness, insurance agents, janitorial services, real estate professionals, retailers, technology services

Program Specs
- Premiums as low as $270
- Limits up to $5 million
- Risks with up to $5 million in revenue
- $200,000 software copyright infringement coverage for most software businesses
- Full retro-coverage for unknown claims from previous work for most classes

STATE AVAILABILITY
All states (except AK) and D.C.

Workers Compensation
Auto industry, clubs, contractors, hospitality services, professional services, schools, school services, etc.

Program Specs
- Premiums as low as $500
- Limits up to $1 million
- Over 350 class codes
- Multi-state capabilities

STATE AVAILABILITY
All states (except OH, ND, WA, WY) and D.C.

Visit www.dovetailinsurance.com to register and login.
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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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