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
- **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**

### 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
- **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 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 Protection Package
Small and mid-size organizations
- Availability: Admitted in all states
- 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
- Regulatory
- 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 (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 (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

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 (non-admitted in VT)
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Submissions
Send submissions to managementliability.us@victorinsurance.com
Specialty Property/Casualty

Builders Risk
Commercial construction, residential construction, residential/commercial remodeling, installation floaters

- Availability: Admitted in all states
- 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 policies online victorinsuranceus.com/onlinesolutions

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

Submissions
Send submissions to publicentities.us@victorinsurance.com

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, CO, HI, IA, KS (western portion), KY, LA, MN, MT, NE, ND, OK, 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

Forest & Logging
Operations that involve logging, log road construction, chipping, and the hauling of logs and chips

- Availability: Admitted in all states, except CA and NY [retail agents/brokers only]
- 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 Policies
Retail stores, restaurants, contractors

Program Specs
- Property limits up to $15 million
- Up to $5 million per location
- Up to 75 employees
- Risks with sales up to $15 million

STATE AVAILABILITY
AL, AZ, CA, CO, FL, GA, ID, IL, IN, KY, MD, MI, MN, MS, MO, NE, NV, NH, NJ, NM, NY, NC, OH, OK, OR, PA, RI, SC, TN, TX, UT, VT, VA, WA, WV and WI

General & Professional Liability
Contractors, health and fitness, janitorial, professional services, real estate, retail stores, technology

Program Specs
- Premiums as low as $270
- Risks with up to $5 million in revenue
- Available combined or stand-alone
- $100,000 coverage for damage to rented premises
- Personal injury included for most classes

STATE AVAILABILITY
All states except Alaska

Commercial Auto
Contractors, local trucking, professional services, retail stores

Program Specs
- Gross vehicle weight of less than 19,500 lbs
- Up to nine vehicle fleet size
- Drivers must be licensed with satisfactory, verifiable driving record

STATE AVAILABILITY
AZ, CA, CO, CT, FL, GA, IL, IN, KY, MN, NV, NH, NJ, NY, NC, OH, OR, PA, SC, TX, WA and WI

Workers Compensation
Banks, manufacturing, professional services, retail and wholesale stores, restaurants, schools

Program Specs
- Premiums up to $25,000
- Limits up to $1 million
- Experience mods up to 1.25
- Over 155 class codes

STATE AVAILABILITY
AL, FL, GA, IA, IL, KY, OK, SC and TX

Visit www.dovetailinsurance.com to register, get a quote and bind coverage.
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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.

*Victor Insurance Managers Inc. (fka Victor O. Schinnerer & Company, Inc.) recently filed in all U.S. jurisdictions to re-brand and change its name. This name change has become effective in almost all states while still pending in several states, which we expect will complete their approval processes shortly.

In CA, dba Schinnerer Insurance Services | CA Ins. Lic. # 0156109 | In CA, dba Dovetail Insurance Agency | CA Ins. Lic. # F82081