

Class of Business Guide

Architects & Engineers

Professional Liability

Architects
Civil engineers
Electrical engineers
Landscape architects
Mechanical engineers
Scientists
Structural engineers
Surveyors

Automotive Dealerships

Specialty Property/ Casualty

Franchised auto dealers
Independent auto dealers

Builders Risk

Specialty Property/ Casualty

Commercial construction
Residential construction
Residential remodelling
Commercial remodelling
Installation floaters

Cyber

Small and mid-size organizations that utilize electronic systems

Environmental & Construction Consultants

Professional Liability, Management Liability

Over 75 consultant classes including:
Audio-visual consultants
Archaeologists
Asbestos managers
Construction materials testing firms
Consulting soil scientists
Environmental protection specialists
Fracking consultants
Geotechnical engineers
Interior designers
Irrigation engineers
LEED consultants
Lighting designers
Materials transparency consultants
Mold specialists

Flood

Specialty Property/ Casualty

Commercial and residential risks

Forest & Logging

Specialty Property/ Casualty

Logging and chipping operations
Log and chip hauling
Log road construction

General & Artisan Contractors

Professional/ Pollution Liability

Variety of contractors including:
Audio/Visual contractors
Concrete contractors
Construction managers
Electrical contractors
Elevator contractors
Excavation contractors
Geotechnical contractors
Fiber optics contractors
Highway contractors
Masonry contractors
Painting contractors
Paving contractors
Renewable energy contractors
Roofing contractors
Structural contractors
Telecommunications contractors
Utility contractors
Wastewater/sewer contractors
Window installer contractors

Kidnap, Ransom & Extortion

Management Liability

Academic institutions
Energy companies
Financial institutions
Health care institutions
High net-worth families/individuals
Houses of worship
Non-governmental organizations
Non-profit organizations
Private/public companies

Non-Profit

Management Liability

Variety of organizations including:

- Adoption agencies
- Agricultural co-ops
- Aquariums/gardens/zoos
- Chambers of commerce
- Charities/Foundations
- Community groups
- Cultural centers
- Faith-based organizations
- Golf/country/yacht clubs
- Humane societies/animal shelters
- Libraries/museums
- Performing arts organizations
- Social services providers
- Student exchange programs
- Trade/professional associations
- Youth sports organizations

Public Entities

Specialty Property/Casualty

- Cities/counties
- Colleges
- Schools
- Special districts

Real Estate

Professional Liability

- Commercial real estate professionals
- Leasing agents Mortgage brokers
- Property managers
- Real estate agents/brokers
- Real estate appraisers
- Real estate auctioneers
- Real estate consultants
- Title agents

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a VICTOR company

Small Commercial

Business Owners Policy

- Barber shops & salons
- Lessor's risk
- Offices (including medical)
- Pet services
- Professional services
- Property management
- Restaurants
- Retail stores
- Small manufacturing
- Wholesale & distributors

Cyber

- Cryptocurrency
- Energy
- Healthcare
- Legal Services
- Manufacturing
- Nonprofits
- Public Sector
- Real Estate & Title
- Retail & E-Commerce
- Technology

General Liability

- Allied Health Services
- Artisan Contractors
- Creative & Design Services
- Consulting Services
- Fitness & Beauty
- Janitorial & Landscape
- Personal & Professional Services
- Retail
- Technology
- Wholesale & Distribution

Professional Liability

- Advertising
- Consulting services
- Creative & design services
- Direct sales
- Financial services
- Health, beauty & fitness
- Insurance agents
- Legal services
- Property management
- Surveyors

Workers Compensation

- Auto Industry
- Clubs
- Contractors
- Leisure & Hospitality Services
- Manufacturing
- Professional Services
- Restaurants
- Retail
- Schools
- Social Services
- Warehouse
- Wholesale

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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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