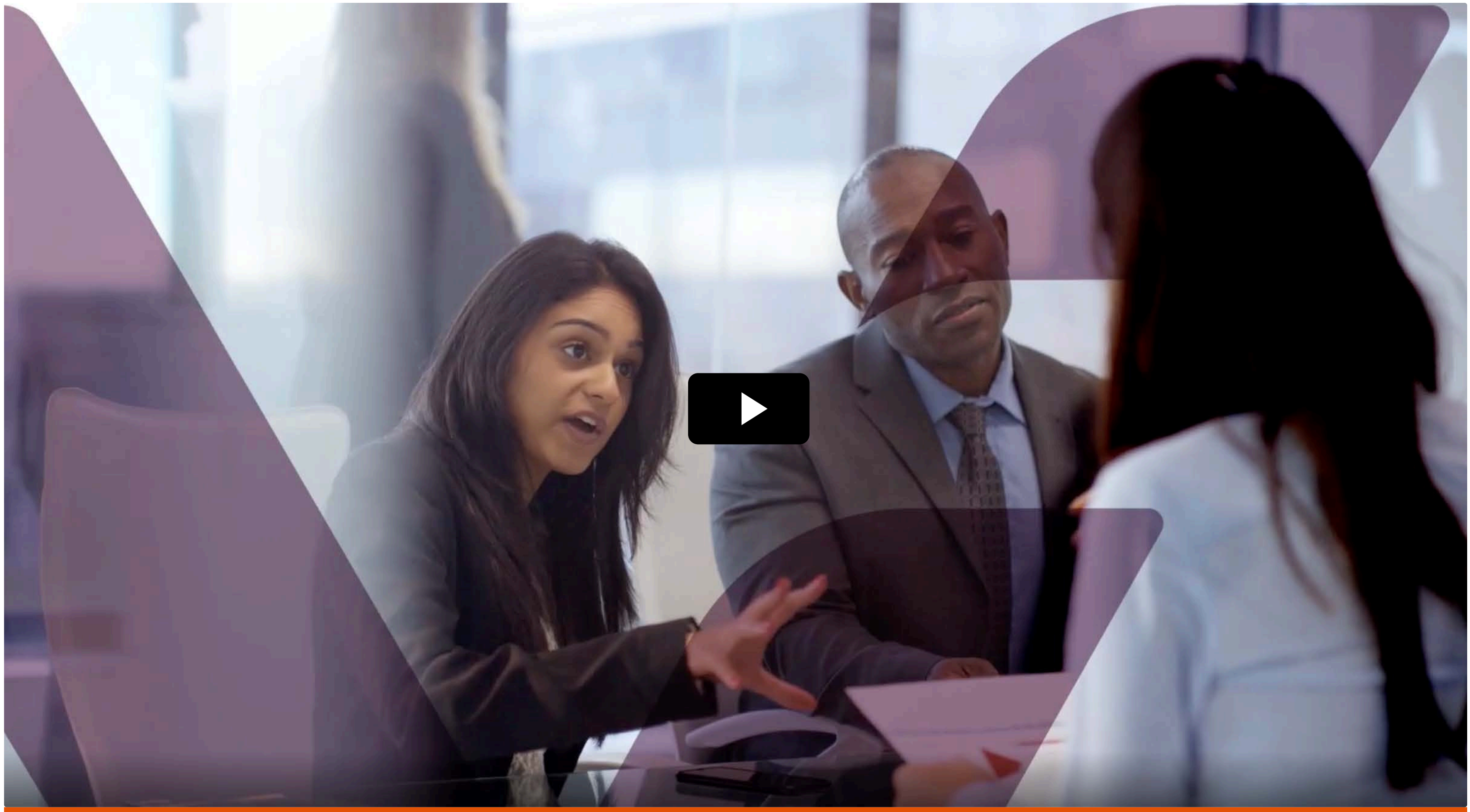




# Insuring your success is our specialty

Through strong underwriting, sound risk management and seamless technology, we give partners and businesses the support to thrive in the face of fast-moving risks.

[DISCOVER VICTOR](#)

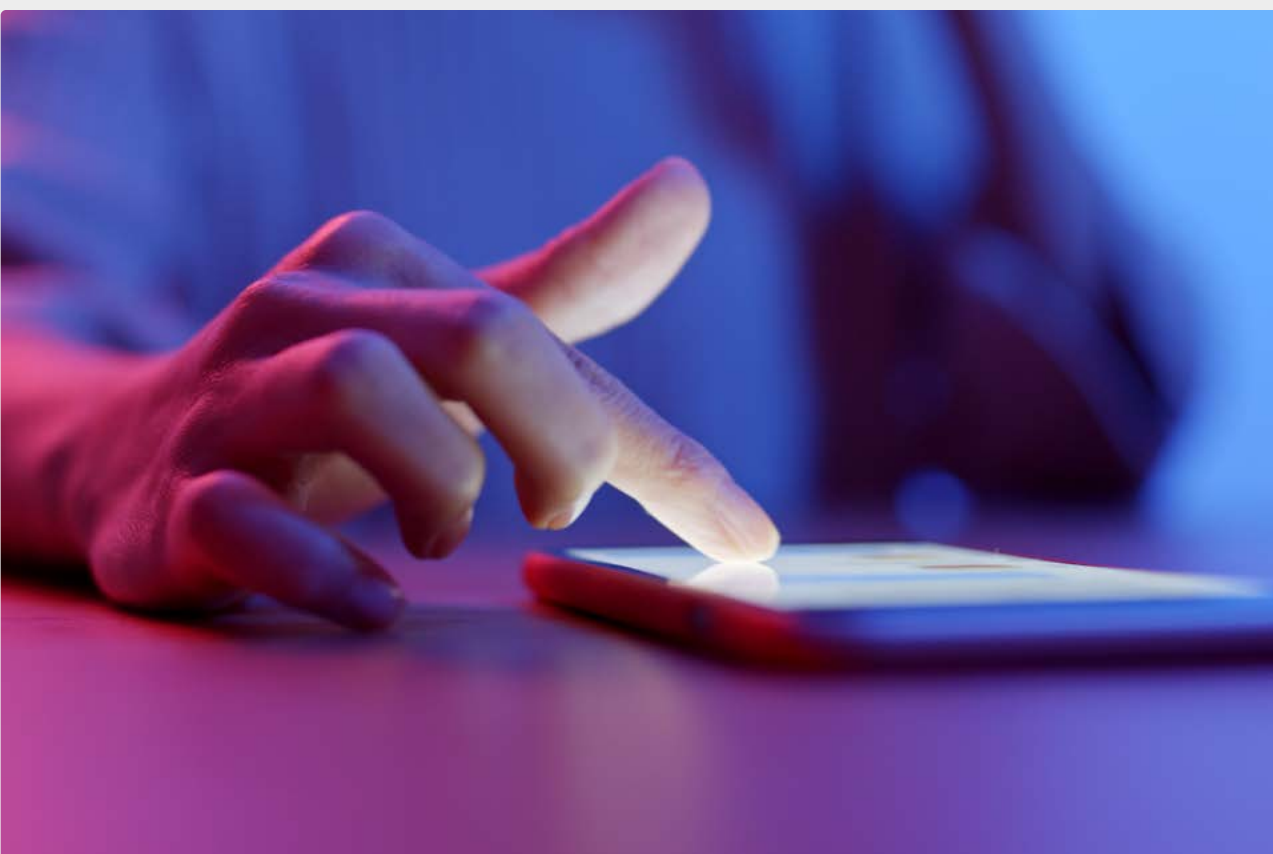


## Conquer the future with Victor

Whether you're an agent, broker or business, see how we give you more opportunities and greater confidence for tomorrow's challenges.

## Fight risks with up-to-speed underwriting

Centuries of experience meets state-of-the-art data and analytics. We provide customized coverage for unique risks.

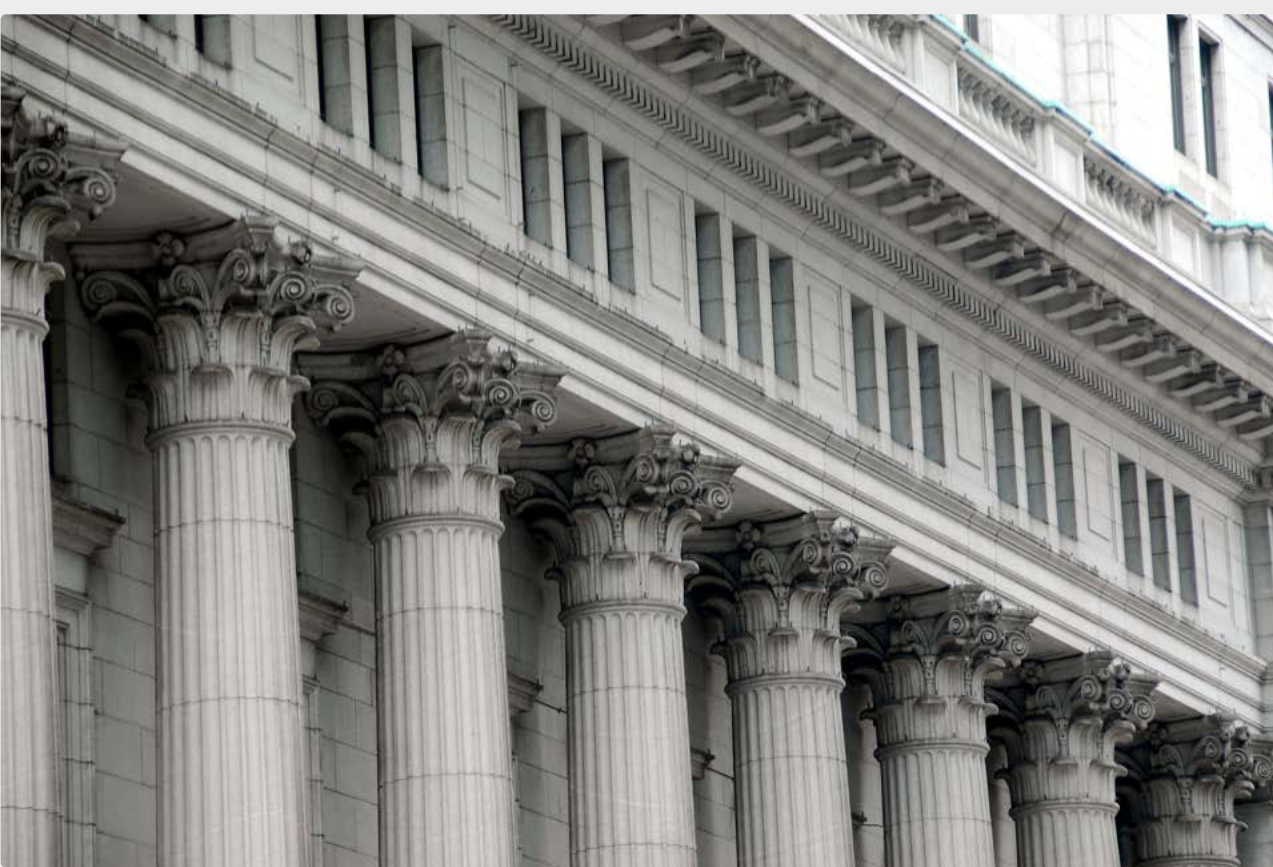


## Simplified technology = streamlined results

If you're an agent or broker, you can quote, bind, issue and simplify your business. All in minutes. All in one place.

## Global presence. 360° support.

Our network works across the US, UK, Australia, Canada and Europe. Wherever you need us, we're here to help – and match the right solutions to your needs.



## Financial fire power

We provide access to top-tier insurers and alternative capital providers, giving you the best coverage possible.

We have the stability, people power and know-how to meet your upcoming challenges – head on.

**\$2.5b**

in annual premiums

**20k+**

active insurance agents

**65+**

years of experience

# Victor's leaders

Heavyweight underwriting. Diligent portfolio management. Seasoned claims experience. Meet the people who will channel their wealth of expertise into the success of your business.

## US leadership

**!** We'd need bios for everyone on this page. As it stands, the leadership for Victor US don't have bios.



**Brian Hanuschak**  
CEO & President,  
Victor

Bio



**Carie Ferdani**  
Chief Operating Officer,  
Victor

BIO



**Brian Pierce**  
Chief Underwriting Officer,  
Victor

BIO



**Jillian Glover**  
Head of Marketing,  
Victor

BIO



**Frank DiCicca**  
Head of IT,  
Victor

BIO



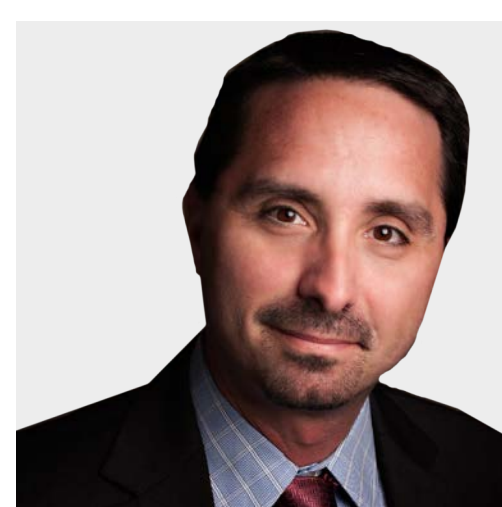
**Kevin Collins**  
Design & Construction Leader,  
Victor

BIO



**Kevin Bouchard**  
Specialty P/C Leader,  
Victor

BIO



**Michael M. Ferber**  
Chief Executive Officer,  
Victor for Agents

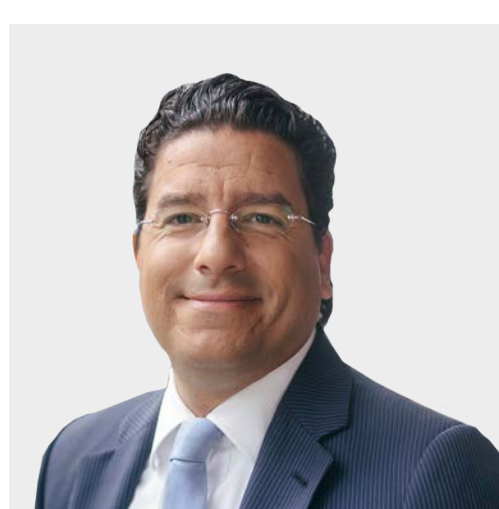
BIO

## Global leadership



**Brian Hanuschak**  
CEO & President,  
Victor

Bio



**Alexander Arias**  
Country Manager,  
Victor Germany

Bio



**Michael Ashkar**  
Principal Legal Support,  
Victor

BIO



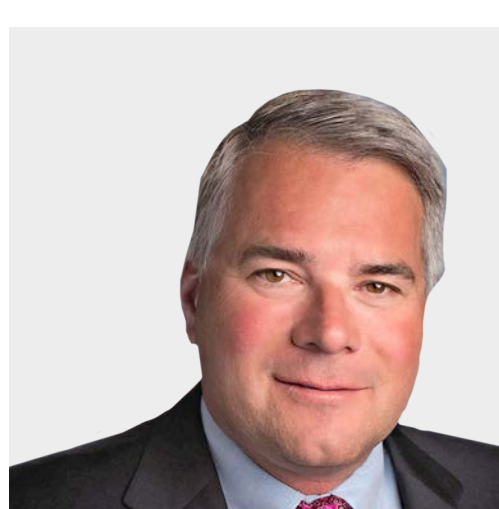
**Mark Bates**  
Chief Operating Officer,  
Victor

BIO



**Matteo Bonfà**  
Country Manager,  
Victor Insurance Italy

BIO



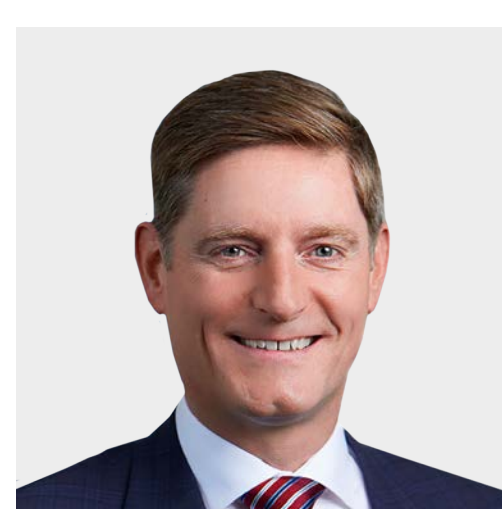
**Gregory Butler**  
President and Chief Executive  
Officer, ICAT

BIO



**Kristen Coffel**  
Global Head of Marketing,  
Victor

BIO



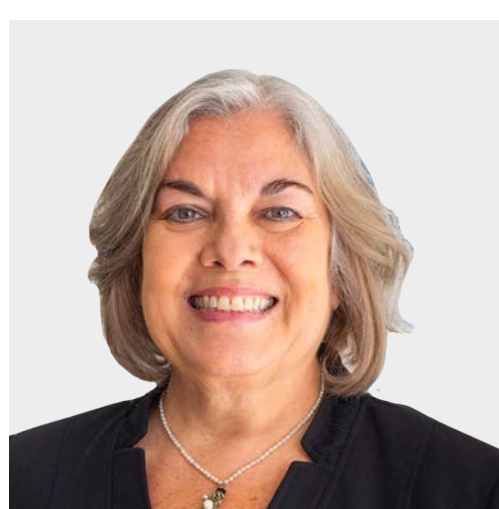
**David Cook**  
President,  
Victor Canada

BIO



**Cameron Douglas**  
Region Leader,  
Victor Pacific

BIO



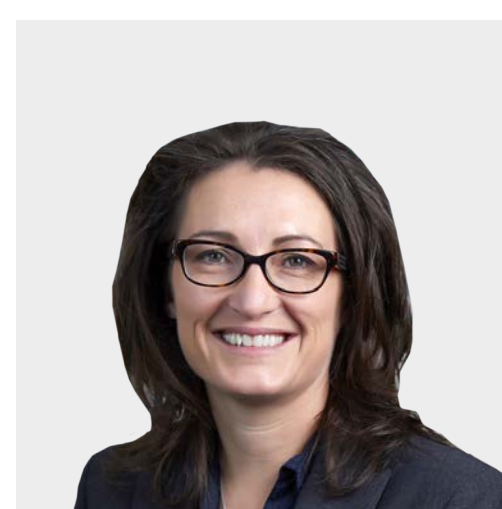
**Jill Frances**  
Chief Underwriting & Operations  
Officer, Victor International

BIO



**Brian McDermott**  
Chief Information Officer,  
Victor

BIO



**Tara McGuire**  
Senior Human Resources Business  
Partner, Victor

BIO



**John Stephenson**  
Country Manager,  
Victor Insurance UK

BIO



**Anthony Stevens**  
President,  
Victor International

BIO



**Fred Willemze**  
Country Leader and Managing  
Director, Victor Insurance Netherlands

BIO

# Contact us

If you have any questions, concerns or want to get in touch about business opportunities, please use the form below. We'll get back to you as soon as we can.

First name

Last name

Email address

Telephone

Country

ZIP code

Company name

What relationship do you have to us?

Agent/Broker

Policyholder

Other

How can we help?

SEND YOUR MESSAGE

# Automotive Dealerships

The pace of change in the automotive industry has shifted up a gear. We craft specific, rounded solutions that keep up with the industry's emerging risks.

gettyimages  
Alan Schen Photography

## We really know auto

Whether it's protecting expensive machinery, meeting customer demands or staying up to date with regulations, selling vehicles presents a host of unique, fast-moving threats.

That's why our property and casualty solutions are diligently designed to protect dealerships.

They're custom-built for franchised and independent dealers alike. Plus, everything's underwritten by industry experts who understand the risks hiding round the bend.

## Precision-engineered auto solutions



Franchised Auto Dealers Insurance

Garage liability, auto inventory, property, general liability and more



Independent Auto Dealers Insurance

Garage liability, auto inventory, property, general liability and more



Dealer Open Lot Insurance

Monoline auto physical damage coverage



Dealership Pollution Insurance

Environmental liability coverage for pollution incidents

## Broker resources

**!** The full accordion copy has been provided in an accompanying copy document.

**Applications** ▼

**Limited appointment program**

To get a quote for our Dealership Garage Package program, you need to book a broker appointment. If you'd like to do so, please complete our brief [Limited Appointment Producer Questionnaire](#) and we'll contact you with more information.

You can also get a quote for EPLI/crime [here](#), which is available alongside our Dealership Garage Package Program.

**Open brokerage programs**

Here are our dealer open lot submission requirements:

- [Auto physical damage application](#)
- Loss runs (3 years)
- Copy of current declaration page(s)
- Copy of front page of financial statement
- Send submissions to [autodealers.us@victorinsurance.com](mailto:autodealers.us@victorinsurance.com)

Here are our pollution submission requirements:

- [Dealership pollution application](#)
- Loss runs (3 years)
- Copy of current policy if requested retro date is prior to effective date
- Send submissions to [autodealers.us@victorinsurance.com](mailto:autodealers.us@victorinsurance.com)

**Limited appointment producer questionnaire** ▼

**Find an underwriter** ▼

**Claims resources** ▼

**Marketing resources** ▼

## Policyholder resources

**Get a quote** ▼

We provide our products and programs through a large network of licensed insurance agents/brokers. For most programs, you don't need to book an appointment – unless it's required by state law.

**For policyholders**

If you're a policyholder or potential policyholder and want to get a quote, please submit a completed application through your insurance broker. Your insurance broker will then work with our underwriters to provide you with the quote.

If you don't currently have an insurance broker, use our [Find an insurance broker tool](#) to locate a broker in your state.\*

*\*Insurance agents/brokers are not limited to those listed on Victor's Find an Insurance Broker tool. You can choose to work with your existing insurance broker or any licensed insurance broker of your choice.*

**Claims resources** ▼

## How can pollution corrode dealerships' finances?

Did you know that waste oil, solvents and cleaning agents can result in devastating third party damage lawsuits, clean-up costs and more? Learn your exposures. And get protection that can fill them.

[FIND OUT MORE](#)

## Lower your liability premiums

To push Garage Liability premiums down, you need to reduce the number of demo cars assigned to each of your employees. Here's how.

[FIND OUT MORE](#)



## Discover our other products

Our wide range of solutions provides protection on more fronts. No matter how complex, no matter the scale, we strive to leave no stone unturned in covering our clients.

**Builders' Risk**

Protects buildings under construction from fires, theft, natural disasters and much more.

**Business Owners' Policy (Victor for Agents)**

Specialty insurance for small and medium-sized businesses, covering essentials like property damage, business interruption and liability.

**Cyber**

Designed for a whole host of cyber threats, such as cybercrime, system damage, business interruption and even court attendance costs.

**Design, Construction & Consultants**

Far-reaching and flexible coverage for design and construction professionals. Includes design professional liability, errors and omissions, property and casualty and more.

**Developers Errors & Omissions**

Protects against the complex risks that come with real estate development services. Offers flexible coverage developers need to navigate today's risk landscape.

**Flood**

Protects against major damage to homes, businesses and personal property caused by floods. Includes an industry-leading, web-based flood portal and access to real-time flood insurance policy issuance.

**Forest & Logging**

Competitively priced coverage for property, general liability, including loggers broad form property damage, commercial auto, inland marine and umbrella coverage.

**General Liability (Victor for Agents)**

From artisan contractors to fitness instructors, we provide essential and exhaustive injury, illness and property damage for businesses.

**Kidnap, Ransom & Extortion**

Available to practically any type of company or high-net worth individual. We provide guidance on predicting and preventing these – plus access to a leading international crisis response firm.

**Miscellaneous Professional Liability (Victor for Agents)**

Protects against claims arising from professional malpractice. Covers a breadth of industries from advertising to surveyors, with limits up to \$5m.

**Non-Profit Management Liability**

Protects non-profits' directors, employees, volunteers and more from a wide selection of risks. These include directors and officers' liability and fiduciary liability among many other coverages.

**Public Entities**

We have a wealth of experience working with cities, counties, special districts, schools and colleges across the US. We're focused on providing underwriting and administrative services to public entity pools – and helping retail insurance brokers in finding markets for their public entity and school clients.

**Real Estate Errors & Omissions**

Real estate transaction risks are always on the move. Our insurance keeps up with flexible coverage for real estate agents, brokers, appraisers and more.

**Reinsurance (Victor Reinsurance Managers)**

If you're a small to medium-sized US insurer, we could help take on some of the risk from your portfolio. With first-rate financial strength ratings, you know you're in safe hands.

**Workers' Compensation (Victor for Agents)**

Top-tier wage replacement and benefits for employees who've got injured at work. Features super reactive claims services and limits of up to \$1 million.

# About Victor

We're an insurer with both eyes fixed firmly on the future. We'll help you take on tomorrow's challenges with insight, calm and confidence. Because together, we are all victors.

## Global but nimble. Experienced but forward-thinking. Thoughtful but optimistic.

Combining global reach and specialized expertise, we protect businesses and individuals through first-rate underwriting, technology, distribution and capital.

### Our mission: insuring your success

We are here to create outstanding products and services that cover your future.

As an elite specialty insurance provider, valued service, innovation and expertise all lie at the heart of our business.



### A history of looking forward

Our roots trace back over 65 years. We pioneered professional liability coverage for architects in 1957. We launched the first ever commercial insurance solution for retail clients in 2017. And we're always looking for new ways to evolve and enhance our offerings.

### Awards

**!** We'd recommend segmenting your awards by year, pulling them from the list here: <https://www.victorinsurance.com/about-us--awards.html>

2022	▼
2021	▲
<p><b>5-Star Insurance Business Canada - Cyber Insurance Provider</b> Victor Canada</p> <p><b>2021 Finalist Insurance Business Canada Awards - Underwriter of the Year</b> Ray Edwards, Senior Underwriter, Victor Canada</p> <p><b>2021 Finalist Insurance Insider Honours Diversity &amp; Inclusion Award</b> Eric Johnson, Deputy Active Underwriter, Victor Syndicate 2288</p> <p><b>2021, 2020 Top Workplace by the Denver Post</b> ICAT</p> <p><b>2021 Insurance Business Canada Rising Star Award</b> Stephanie Duclos, Technical Lead, Vice President, Victor Canada</p> <p><b>2021 Insurance Business Canada Rising Star Award</b> Anthony Gallo, D&amp;O Department Leader, Senior Vice President, Victor Canada</p>	
2020	▼
2019	▼
2018	▼
2017	▼
2016	▼

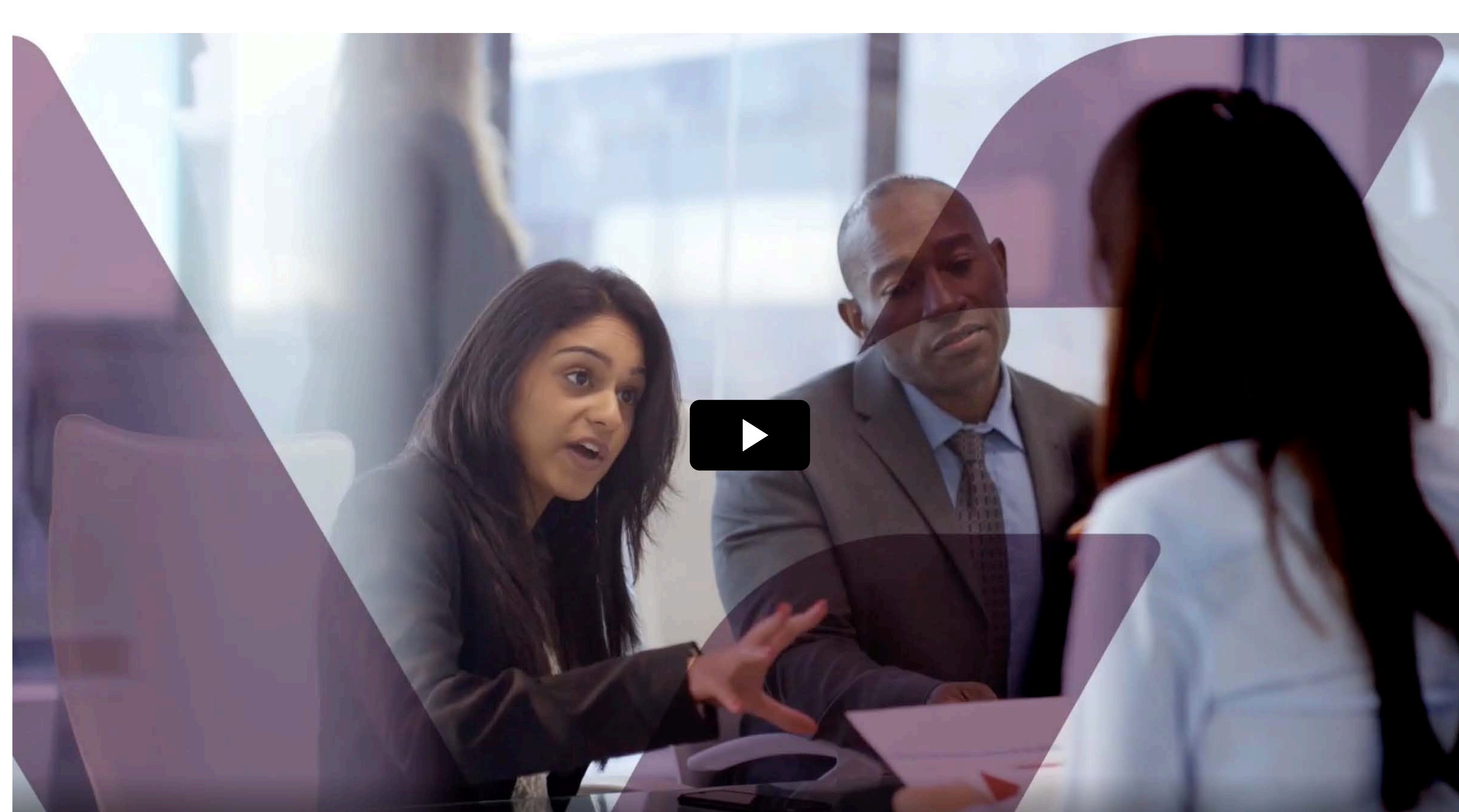
### The power of Victor in numbers

Our resources and experience enable us to keep pushing the boundaries of protection and fight upcoming threats.

**\$2.5b**  
in annual premiums

**20k+**  
active insurance agents

**65+**  
years of experience



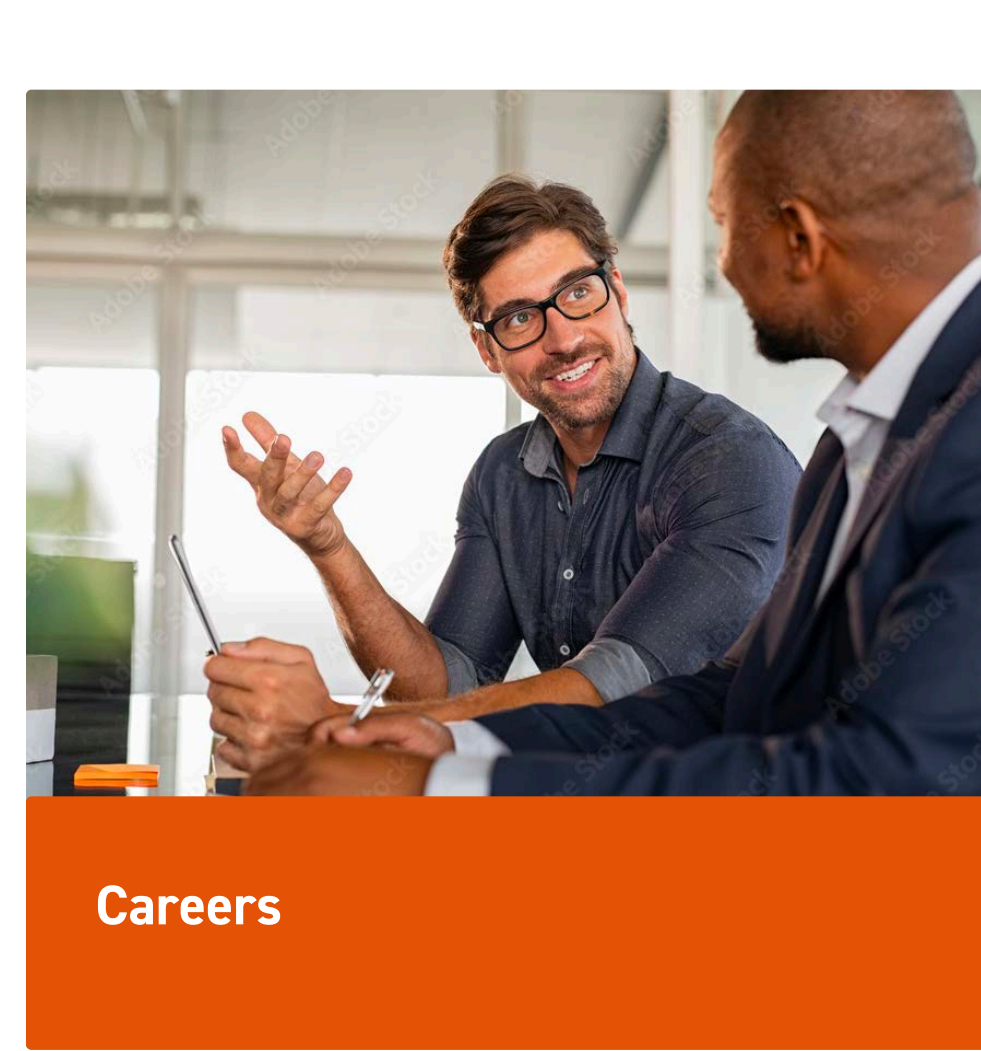
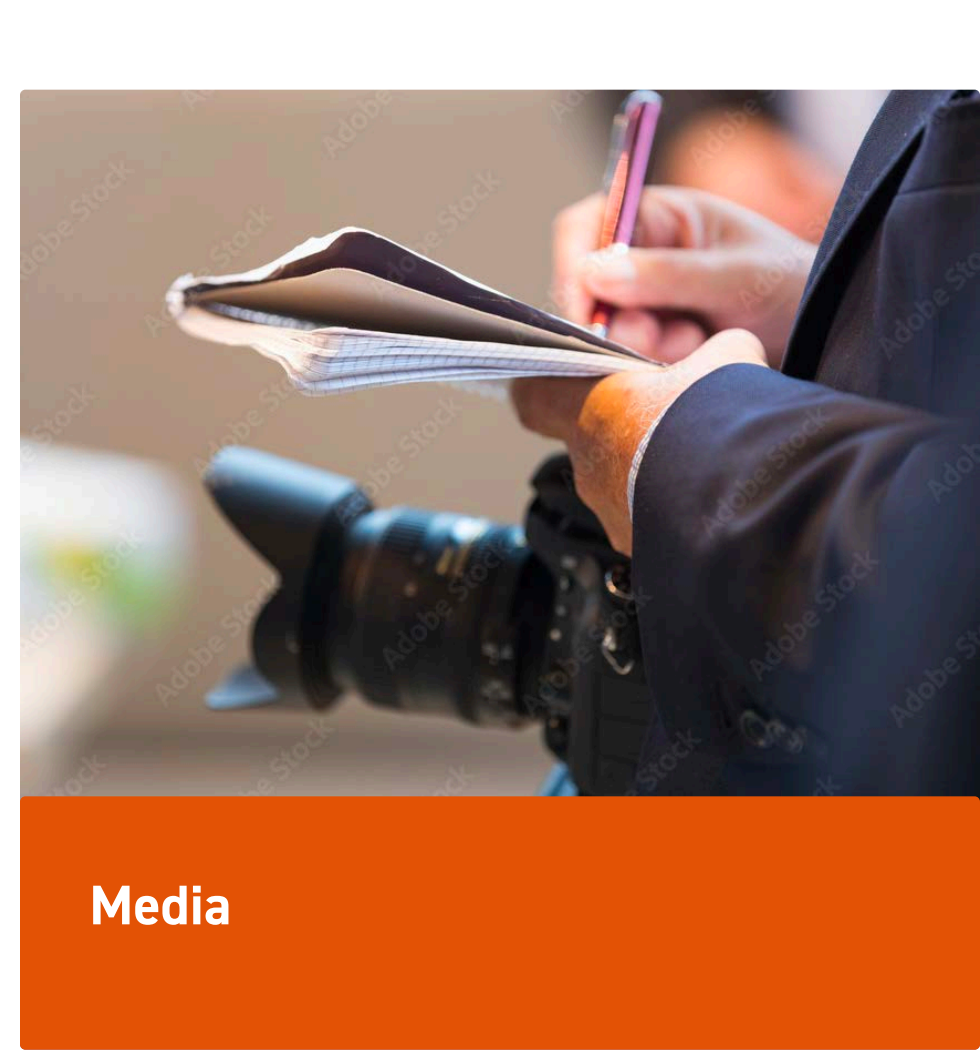
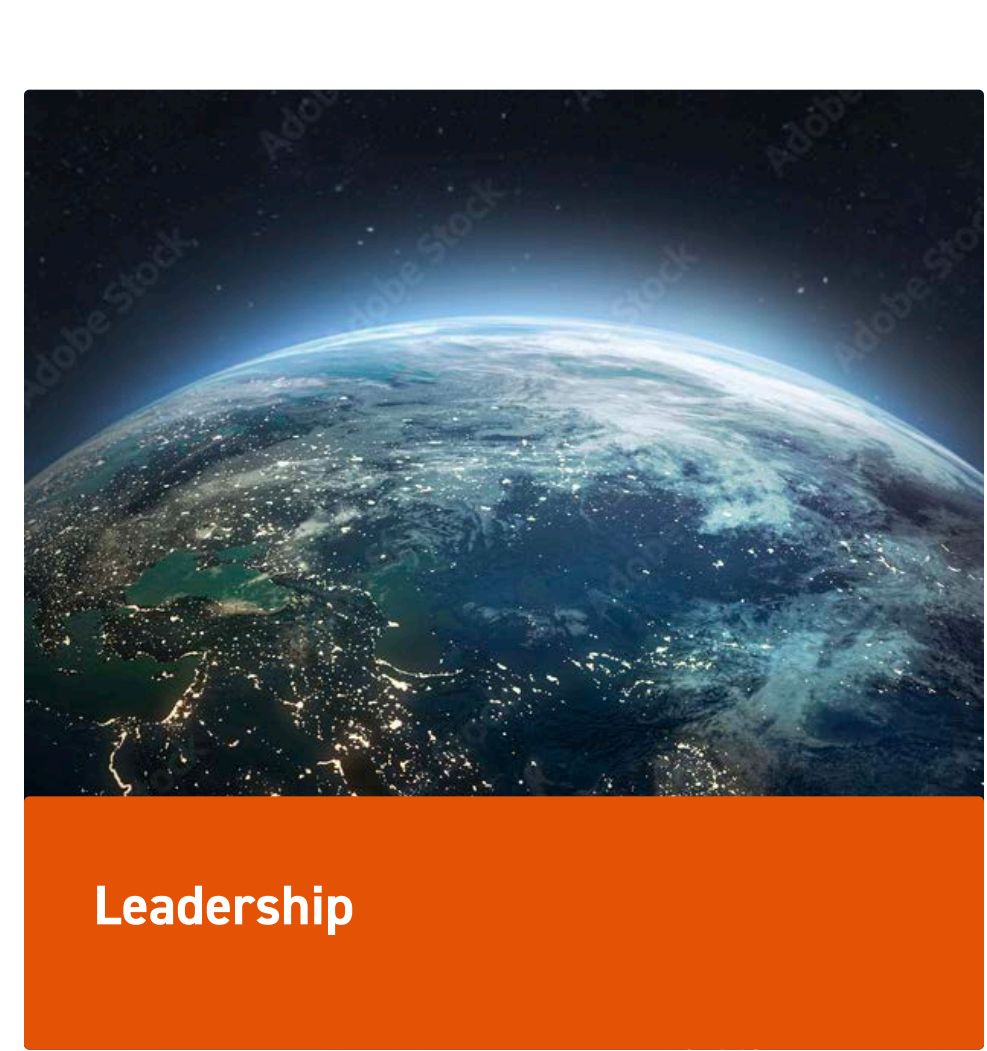
### Conquer the future with Victor

Whether you're an agent, broker or business, see how we give you more opportunities and greater confidence for tomorrow's challenges.


### Facing risk responsibly (ESG)


See how we're helping clients succeed in a changing risk environment. Have a better impact on society, people and the planet. And become more resilient.

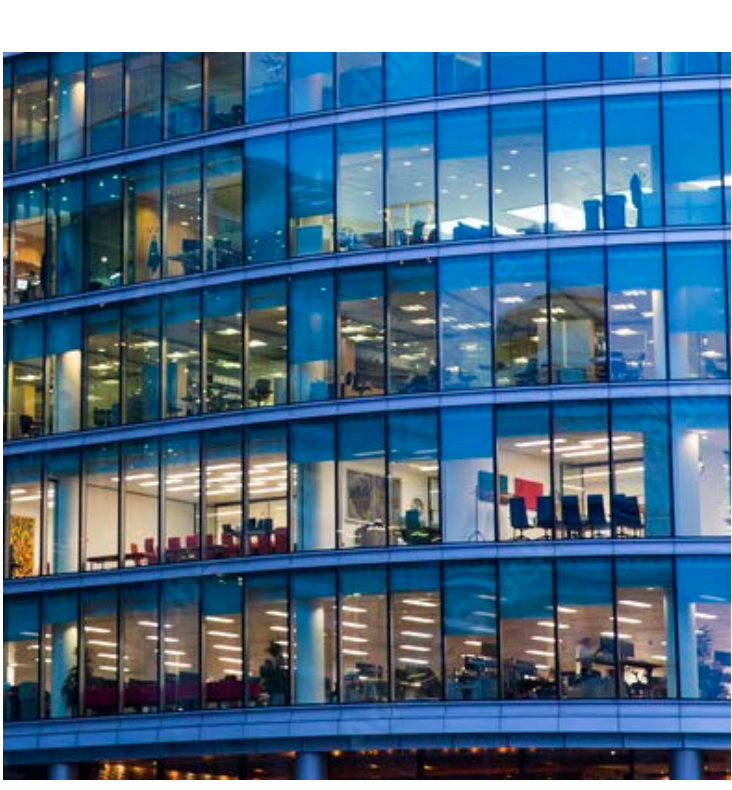
[LEARN MORE](#)




### Latest news

- 

10/08/22  
Victor appoints John Tarpey to lead US reinsurance operations
- 

04/12/22  
Victor acquires the business of Regional Treaty Services Corporation
- 

12/03/21  
Victor to put 2288 into run-off
- 

12/03/20  
Richard Turner appointed as international Head of Marine

[VIEW MORE](#)

# Careers at Victor

Want to protect people from the 21st century's toughest challenges? All within an inclusive, inventive and fast-paced culture? Join Victor today.

[BECOME A VICTOR](#)



## At Victor, you'll work alongside other talented, inspiring and motivated people – all united in their efforts to give clients the best protection.

With diverse talent, global locations and a tech-driven outlook, Victor is a place where you can grow, broaden your skills and – ultimately – succeed.

[GET STARTED](#)

## Find your place at Victor

We have as many roles as there are risks. And we're always looking to cover more.

Are you an underwriter seeking a more fast-moving environment? A business analyst looking to boost business results?

**Whatever your talents, you have a home with us.**



## Powered by flexibility and fresh thinking

You'll be working in a collaborative environment where new ideas are welcomed – not shut down. Every day is about finding new ways to think, work and deliver value for clients and each other.

## Nurturing everyone's futures

We welcome everyone from every background. Here, support, belonging and openness matter just as much as our passion for the work.



## The forefront of smart insurance

We're breaking new ground in risk data and technology. From responsive insights to predictive intelligence, you'll learn cutting-edge skills that will power your career for years to come.



# ESG: Enhancing businesses' sustainability and resilience

Whether it's reducing our carbon footprint, driving diversity in our teams or providing risk tools to our partners, our commitment to tomorrow starts today. As a global managing general underwriter, we help clients act in a more socially responsible way. And prepare them for future challenges.

[LEARN MORE](#)

## We use ESG to our clients' (and the world's) advantage

Thinking about Environmental, Social and Governance (ESG) not only helps clients have a more positive societal impact. It also gives them a competitive edge.

We advise our clients to take a deeper, longer-term view of how they operate, so they can:

- Anticipate and mitigate transition risks (like net zero)
- Prepare from disruptive weather events
- Improve workforce satisfaction, productivity and loyalty
- Avoid reputational risks that arise from cyber breaches
- And much more

**“ESG is not only key to de-risking businesses. It’s also part of our responsibility to improve the world we live in. It influences our entire strategy and culture.”**



Brian Hanuschak  
CEO, Victor



## Our ESG philosophy and journey

Find out how we're using ESG to the benefit of our clients, our agents and brokers and society.

[DOWNLOAD OUR REPORT](#)



### Facing the future of risk. Together.

Yvonne Castillo, Director of Risk Management, explains how ESG concepts help us make businesses more adaptable.

# Media center

Keep your finger on the pulse of all our latest news, insights, solutions and announcements.



## Press releases

The most recent stories about all things Victor.

Press release

**Victor appoints Erik Johnson as Deputy Active Underwriter at Victor Syndicate 2288**

10/08/22  
Bethesda, MD

Press Release

**Victor acquires the business of Regional Treaty Services Corporation**

04/12/22  
Washington, DC

Press Release

**Victor to put 2288 into run-off**

12/03/21  
London

Press Release

**Richard Turner appointed as international Head of Marine**

12/03/20  
London

Press Release

**Victor appoints Erik Johnson as Deputy Active Underwriter at Victor Syndicate 2288**

07/28/20  
London

Press Release

**Marsh appoints Brian Hanuschak CEO of Victor Insurance**

03/10/20  
New York

Press Release

**Fred Willemze appointed Country Manager, Victor Netherlands**

12/13/19  
London

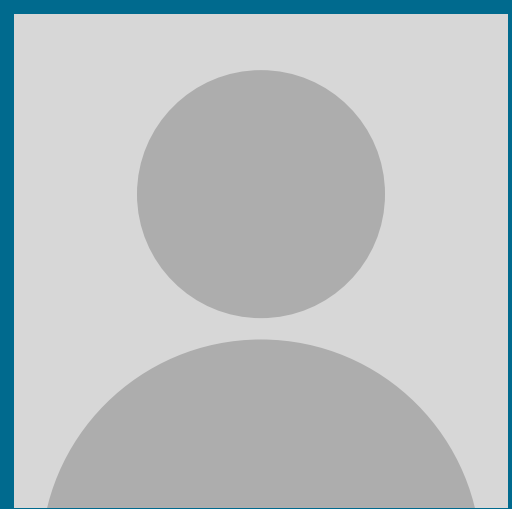
Press Release

**Victor launches Lloyd's Syndicate 2288**

12/10/19  
London

[VIEW MORE](#)

## Media contact



**Margaret Woodruff**  
Head of Communications

905-755-2276

[EMAIL](#)



# Privacy policy

## Effective date: February 1, 2021

Victor Insurance ("We") strive to protect the privacy and the confidentiality of personal information that we process, including that of visitors to this website or application (the "Site"). This Privacy Statement explains the personal information we collect about you as a user of this Site, how we use, share, and protect that personal information, and what your rights are with respect to your personal information that we gather.

The Privacy Statement is subject to change at any time. If we make changes to this Privacy Statement, we will update the "Effective date" at the top of this page. Any changes we make to this Privacy Statement become effective immediately, so you should review this Privacy Statement regularly for changes.

The Privacy Statement is incorporated into our [Terms of Use](#). By using this Site, you acknowledge that you have read, understand and accept the Terms of Use, including this Privacy Statement. Please take a moment to familiarize yourself with our privacy practices.

## Scope of this Privacy Statement

This Privacy Statement applies solely to data collected in relation to this Site. We gather this information when you:

- Register as an authorized user of this Site
- Update your account information
- Visit or use this Site
- Provide us with the information required to fulfill the services of this Site.

## What data do we collect?

"Personal information" is information that identifies you as an individual or relates to an identifiable individual.

In the course of registering for and using this Site, we collect from you or your employer the following personal information: first and last name, address, email address, user ID, password, employer, and phone number.

We also use various tools to enhance your user experience and track users of the Site, including cookies and web beacons. These tools may collect personal information including your IP address and domain name, your browser version and operating system, traffic data, location data, web logs and other communication data, and the resources that you access.

Cookies are small pieces of text that a website places on your computer to help remember information about your visit. Web beacons are tiny graphics with a unique identifier that are embedded invisibly on the web pages. Neither cookies nor web beacons can read data off your computer's hard drive or collect your personal information. We use information collected from cookies and web beacons to improve your experience and the overall quality of our services. We may also use cookies to collect information from third parties (such as Google) to help advertise our products and services, to analyze the effectiveness of our marketing or the performance of this Site, and to determine whether you may be interested in other products or services. We also use web beacons to help deliver cookies and compile analytics. Our cookies may also come from third-party service providers who have permission to place such tools on our Site.

You can refuse to accept and delete cookies by adjusting your browser setting. Please note that refusing or deleting cookies may impact your browsing experience on the Site, or prevent you from using some of its services, and it may result in the deletion of any preferences you have set. For more information on how to reject or delete cookies, you should consult with your browser's or device's help documentation or visit <http://aboutcookies.org/>. We do not use technology that recognizes do-not-track signals from your browser. You can also opt out of Internet based advertising by installing a browser plugin from the third party where available. For more information about interest-based advertising, please see: [http://www.networkadvertising.org/managing/opt\\_out.asp](http://www.networkadvertising.org/managing/opt_out.asp). You may also be able to opt out of our use of certain cookies using our Cookie Management Tool, where available, linked at the bottom of the Site.

In addition, in the course of seeking network security and consistent service for all users, software programs may be employed to monitor network traffic, identify unauthorized access or access to non-public information, detect computer viruses and other software that might damage our computers or the network, and monitor and fine-tune our network's performance. These programs may detect additional information from your computer such as your IP address, addresses from network packets, and other technical information. Any such information is used only for the purpose of maintaining the security and performance of our networks and computer systems.

We may combine the information you provide us and information we automatically collect with information from public or third-party sources.

## How do we use the personal information we collect?

We will use the information provided by you in order to:

- **Provide you with** access to services and products
- **Allow you to manage** the services and products you requested, including on behalf of insureds
- **Respond** to your inquiries regarding this Site
- **Administer** the Site
- **Maintain network security** and performance and protect against cyber-attacks
- **Comply** with and enforce applicable laws, industry standards, and our own policies
- **Verify your identity**
- **Register** and service your online account
- **Contact you** when necessary

## Who do we share your data with?

We share or may share your personal information as follows:

- As necessary to **perform the services**
  - We may disclose your personal information to insurance carriers and third-party brokers/agents in connection with providing quotes, administering claims, binding coverages, and other services.
- **With affiliates**
  - To enable them to provide services to you.
- As part of a **business transfer**
  - As we continue to develop our business, we might sell or buy assets. In such transactions, user information generally is one of the transferred business assets. Also, if either our company or any of our company's assets are acquired (including through bankruptcy proceedings), your personal information may be one of the transferred assets.
- To address **legal concerns**
  - We may preserve, and have the right to disclose any information about you or your use of this Site, without your prior permission if we have a good faith belief that such action is necessary to: (a) protect and defend the rights, property, or safety of our company or its affiliates, other users of this Site, or the public; (b) enforce the terms and conditions that apply to use of this Site; (c) respond to claims that any content violates the rights of third parties; (d) respond to claims of suspected or actual illegal activity; (e) respond to an audit or investigate a complaint or security threat; or (f) comply with applicable law, regulation, legal process, or governmental requests.
- **With agents and service providers**
  - We sometimes contract with other companies and individuals to perform functions or services for us or on our behalf, such as hosting this Site, sending e-mail messages, and making phone calls. They may have access to personal information, such as email addresses, needed to perform their functions, but are contractually restricted from using such personal information for purposes other than providing services for our company or on our behalf.
- **With your employer** in relation to general relationship management and account administration needs
  - We will not disclose, share, sell, or otherwise use your personal information without your consent, except to the extent required by law, in accordance with your instructions, or as identified in this Privacy Statement. We may also share information that is not reasonably likely to identify you personally for any commercial legitimate business purpose.

## What steps do we take to protect your information?

All information we collect in relation to this Site may be stored and processed in the United States within company-controlled databases. We restrict access to your personal information to employees of ours and our affiliates and to service providers who need to use it to provide this Site and our products or services. We have implemented physical, administrative, and technical safeguards to protect your personal information from unauthorized access. However, as effective as our security measures are, no security system is impenetrable. We cannot guarantee the security of our systems, nor can we guarantee that information you supply will not be intercepted while being transmitted to us over the Internet.

## How long do we keep your information?

We will retain your personal information for as long as is necessary for the processing purpose(s) for which it was collected and other permitted purpose(s), including retention of personal information required by contract, law or regulation. Our retention periods are based on business, legal and regulatory needs.

## Cross-border transfer of personal information

This Privacy Statement is provided in accordance with and subject to the law of the United States. If you access this Site from a location outside the United States, you agree that your use of this Site is subject to the terms of this Privacy Statement and the [Terms of Use](#).

## Transfers of data out of the European Economic Area (EEA)

Residents of the EEA should note that, in order to provide our Site and services to you, we may send and store your personal information (also commonly referred to as "personal data") outside of the EEA, including to the United States. Your personal information will be accessed by staff or suppliers in, transferred to, and/or stored at, a destination outside the country in which you are located, whose data protection laws may be of a lower standard than those in your country. We will, in all circumstances, safeguard personal information as set out in this Privacy Statement.

Where we transfer personal information from inside the EEA to outside the EEA, we are required to take specific measures to safeguard the relevant personal information. Certain countries outside the EEA have been approved by the European Commission as providing essentially equivalent protections to EEA data protection laws and therefore no additional safeguards are required to export personal information to these jurisdictions. In countries which are not subject to this approval (see the full list here: [http://ec.europa.eu/justice/data-protection/international-transfers/adequacy/index\\_en.html](http://ec.europa.eu/justice/data-protection/international-transfers/adequacy/index_en.html)), we will establish legal grounds justifying such transfer, such as the MMC Binding Corporate Rules (BCRs), model contractual clauses, or other legal grounds permitted by applicable legal requirements. Our BCRs are a means of transferring personal information internationally within our group companies in compliance with applicable data protection legislation in the EEA. Our BCRs consist of both the Controller and Processor Standards.

For further information regarding how our BCR Standards operate, click here. If you have specific questions or concerns you may contact our EU Data Privacy Officer at [GDPRLegal@mmc.com](mailto:GDPRLegal@mmc.com)

## Accuracy, accountability, openness and your rights

Under certain conditions, individuals may have the right to request that we:

1. Provide further details on how we use and process their personal information;
2. Provide a copy of the personal information we maintain about the individual;
3. Update any inaccuracies in the personal information we hold;
4. Delete personal information that we no longer have a legal ground to process; and
5. Restrict how we process the personal information while we consider the individual's enquiry.

In addition, under certain conditions, individuals have the right to:

1. Where processing is based on consent, withdraw the consent;
2. Object to any processing of personal information that we justify on the "legitimate interests" legal grounds, unless our reasons for undertaking that processing outweigh any prejudice to the individual's privacy rights; and
3. Object to direct marketing (including any profiling for such purposes) at any time.

These rights are subject to certain exemptions to safeguard the public interest (e.g., the prevention or detection of crime) and our interests (e.g., the maintenance of legal privilege). We will respond to most requests within 30 days.

If you are not satisfied with our use of your personal information or our response to any exercise of these rights you have the right to complain to the data protection regulator in your country. You can also contact our EU Data Privacy Officer at [GDPRLegal@mmc.com](mailto:GDPRLegal@mmc.com).

## Rights of California residents

### California Consumer Privacy Act

This Privacy Statement is intended to inform you of our policies and practices regarding the collection, use, retention, and disclosure of any personal information that we collect from or about you in connection with the Site. However, we provide the Service pursuant to a contract we have entered into with our corporate client ("Client"), who is the business ultimately responsible for determining how your personal information will be processed. As such, we act as a "service provider" when it comes to handling your personal information, which means all of the personal information that we collect from or about you in connection with the Service is processed under the direction of our Client and governed by our agreement with our Client. We have no direct ownership over your personal information. Instead, our collection, use, sharing, and retention of your personal information collected through the Service is limited to providing the services for which our Client has engaged us.

Accordingly, if you are using the Service in connection with your duties of employment or by virtue of some other relationship with our Client, we encourage you to review that Client's privacy notice to understand the full scope of how your personal information will be handled. This includes any processing performed by Client if we make your personal information available to our Client, as described in this Privacy Statement.

Further, in any case where we are acting as a service provider to a Client, if you wish to exercise any rights that may be available to you under certain data privacy laws (for example, the right to access or deletion under the California Consumer Privacy Act if you are a resident of California as described below), you should direct your request to our Client, who is the party responsible for receiving, assessing, and responding to your requests, as we do not have any obligation, and, notwithstanding anything in this Privacy Statement to the contrary, may elect not, to respond to your requests.

### California "Shine the Light" Law

Under California's "Shine the Light" law, Site visitors who are California residents may request a notice once a year about the personal information we shared with other businesses for their own direct marketing purposes. Such a notice will include a list of the categories of personal information that was shared (if any) and the names and addresses of all third parties with which the personal information was shared (if any). The notice will cover the preceding calendar year. To obtain such a notice, please contact us as described below. In addition, under this law you are entitled to be advised how our Site handles "do not track" browser signals. Because there currently is not an industry or legal standard for recognizing or honoring DNT signals, we do not honor Do Not Track requests at this time.

### Accessing and correcting your information

Keeping your information accurate and up-to-date is very important. Inaccurate or incomplete information could impact our ability to deliver relevant services to you. Please let us know about any changes that may be required to your personal information using the contact information below.

### Questions, requests or complaints

To submit questions or requests regarding this Privacy Statement or our privacy practices, please email us at [privacypolicyinquiries@victorinsurance.com](mailto:privacypolicyinquiries@victorinsurance.com).



# Cookie policy/How to manage cookies

## Effective date: February 1, 2021

We use cookies and related tracking technologies, including web beacons, tracking pixels and log files (collectively referred to as “cookies”) on this website to distinguish you from other users, assess and improve functionality of the website and our services, and provide you with a good experience.

## What is a cookie?

Cookies are pieces of information shared between your web browser and a website. Some cookies are necessary for making the website work. Some help us assess and improve its performance. We also use cookies to help provide relevant content, products and services to you. A cookie cannot read data from your computer’s hard drive.

There are different kinds of cookies with different functions:

**Session cookies:** these cookies are only stored on your computer during your web session. They are automatically deleted when the browser is closed. They usually store an anonymous session ID allowing you to browse a website without having to log in to each page. They do not collect any information from your computer.

**Persistent cookies:** these cookies are stored as a file on your computer and remain there when you close your web browser. They can be read by the website that created them when you visit the website again.

**First-party cookies:** these cookies are created by our company. They are stored and sent between our servers and your computer’s hard drive. These cookies may be either Session or Persistent cookies.

**Third-party cookies:** these cookies are created by one of our third-party partners. They are stored and sent between the third-party’s server and your computer’s hard drive. These cookies are usually Persistent cookies.

## How and why we use cookies

Depending on the website, we may use cookies for the following purposes:

### Where strictly necessary

These cookies are essential in order to enable you to move around the website and use its features, such as accessing secure areas of the website. Without these cookies, services you have asked for, such as obtaining a quote or logging into your account, cannot be provided. These cookies do not gather information about you that could be used for marketing or remembering where you have been on the internet.

### Functionality

These cookies allow our website to remember choices you make (such as your username, language or the region you are in) and provide enhanced features. For instance, a website may be able to remember your log in details, so that you do not have to repeatedly sign-in to your account when using a particular device to access our website. These cookies can also be used to remember changes you have made to text size, font and other parts of web pages that you can customize. They may also be used to provide services you have requested such as viewing a video or commenting on an article. The information these cookies collect is usually de-identified. They do not gather any information about you that could be used for advertising or remember where you have been on the internet.

### Analytics

These cookies collect information about how visitors use a website, for instance which pages visitors go to most often, and if they get error messages from web pages. They also allow us to record and count the number of visitors to the website, all of which enables us to see how visitors use the website in order to improve the way that our website works.

### Advertising

These cookies are used for the purpose of displaying advertisements that will be relevant to you and for managing the performance of advertisements. Advertising cookies are generally third-party cookies and may be present even if there is no advertising in use on the website.

### IP addresses

When you visit our website, we may collect your Internet Protocol (“IP”) addresses to track and aggregate non-Personal Information. For example, we may use IP addresses to monitor the regions from which users navigate the website.

## How to manage cookies

Please click the “Manage Cookies” link at the bottom of the page to opt in or out of certain cookies using our Cookie Consent Manager. Note that it is not possible to opt out of Strictly Necessary Cookies, so websites that only use such cookies may not provide this link.

You can also disable certain cookies via browser settings- Apple Safari (as described [here](#)), Google Chrome (as described [here](#)), Internet Explorer (as described [here](#)) and Mozilla Firefox (as described [here](#)).

### Cookie notice does not cover third party websites

When we include links to other websites, please bear in mind they will have their own privacy and cookie policies that will govern the use of any information you submit. We recommend you read their policies as we are not responsible or liable for their privacy practices.

### Changes to the cookie notice

We may update this notice occasionally and we encourage you to review the policy from time to time to stay informed of how we are using cookies. We post the effective date of the policy at the top of the page.

### Description of cookies used

Please click on the “Manage Cookies” link in the footer of the website to find details about the individual cookies used on the website. This link may not be available if we only use Strictly Necessary Cookies on the website.

### Contact us

If you have any questions about this Cookie Notice, please contact us as indicated in our Privacy Notice linked below.

# Terms of use

## Effective date: August 16, 2021

PLEASE READ THESE TERMS AND CONDITIONS OF USE ("TERMS") CAREFULLY BEFORE USING THIS SITE.

Welcome to VictorInsurance.com. We refer to this website or application and its entire contents, features, design, and functionality as the "Site". This Site is owned and operated by Victor Insurance Managers, LLC ("Victor").

This Site is intended for access and use by authorized users only ("Authorized Users"). By using this Site, you represent and warrant that you are an Authorized User, and that you have read and accept the following Terms.

## Your acceptance of these terms

- You accept posted terms.** Any time you make use of this Site, you, on behalf of yourself and your organization, agree to comply with and be bound by the Terms in effect on your date of access (see "effective date" above). If you do not agree to be bound by the Terms or do not have the authority to bind your organization to these Terms, you should not access or view this Site.
- You accept amendments to terms.** Please be aware that Victor may amend the Terms from time to time. While, at its sole discretion, Victor may require you to directly acknowledge your acceptance of these Terms, including upon material changes to the Terms, you are on notice that your ongoing use of the Site alone constitutes your acceptance of the Terms and any changes. If we make changes to these Terms, we will update the "Effective Date" at the top of the page. Accordingly, please continue to review the Terms whenever accessing the Site.
- You are legally capable of accepting the terms.** You are at least 18 years old and/or possess the legal authority to form legally binding contracts under applicable law to use this Site.
- Your other written agreements are separate from these terms.** These Terms govern your use of this Site and are separate from the terms or conditions of any other agreements you have entered into with Victor.

## Your rights and obligations as a user of this site

- Your permitted use.** You may access and use this Site for the sole purpose that this Site has been made available to you by Victor (the "Purpose"). You shall not access or use this Site for any other reason other than the Purpose including, without limitation, penetration testing or any of the prohibited uses set forth below.
- Your account.** In order to use this Site, you may be required to register an account. You are entirely responsible for maintaining the confidentiality of your login credentials, if applicable, and for all activities undertaken by any party using your account. You agree to notify Victor immediately if you become aware of any unauthorized use of your account or other breach of security. Victor will not be liable for any loss you incur based on another party's use of your account, either with or without your consent, but your actions may make you liable for losses sustained by Victor or others. You agree not to use anyone else's account without the express permission of the account holder and Victor's authorization.
- Prohibited uses.** You agree not to make any use of this Site that:
  - Is illegal, fraudulent, or abusive;
  - Is defamatory or obscene;
  - Could compete with the business of Victor, its business partners, or licensees;
  - Offers Site access or content for sale, assignment, sublicensing, or otherwise makes the content available to a third party;
  - Violates the intellectual property or ownership rights of Victor or a third party, including making derivative works based on the Site;
  - Could interfere with any third party's use and enjoyment of the Site;
  - Introduces viruses or other harmful programs or code;
  - Circumvents passwords, access controls, captchas, robot.txt scripts and similar technologies intended to protect users and/or our intellectual property;
  - Archives, mines, or harvests any personal information, intellectual property or any part of this Site;
  - Tests the security of the Site or otherwise attempts to gain unauthorized access to the confidential information of Victor or its other clients, or to Victor's computer systems or networks connected to any Victor server through hacking, password mining, or any other means;
  - Could damage, disable, overburden, or impair any Victor server or the networks connected to any Victor server; or
  - Disseminates unsolicited promotional or advertising material, spam or similar materials or any volume messages which may interfere with the operation of this Site or with the enjoyment of this Site by other visitors.
- Linking.** You may not make any part of the Site available as part of another website or application, whether by hyperlink framing on the Internet, caching or otherwise, unless you have been authorized to do so in writing by Victor. Victor reserves the right to disable any unauthorized links or frames. Victor specifically disclaims any responsibility for the contents of any third-party websites or applications that link to this Site, and for any injury you may incur from third-party websites or applications linking or framing this Site.
- User comments and discussion forums.** We may provide an opportunity for you and other users to post comments or participate in discussion forums on this Site. Victor does not endorse any user posts and they should not be considered as reflecting the opinion of Victor. If you post any comments on this Site, you agree that you are entirely responsible for the content of your post and you will not post material that is inaccurate, contains personal information of yourself or a third party, promotes for sale and product or service, or violates the expectations for user conduct provided in paragraphs 5 and 6. You also understand that anything you post will be considered non-confidential and non-proprietary, and you grant Victor a limited license to use, store, and copy such content.

## Site purpose and content

- Intellectual property.** You understand and agree that the Site has been developed by Victor and our licensors through the expenditure of substantial time, effort and money and constitutes valuable intellectual property and trade secrets of Victor. You further agree that the Site, including but not limited to text, content, photographs, video, audio and graphics is protected by copyrights, trademarks, service marks, international treaties and/or other proprietary rights and laws of the U.S. and other countries. The Site is also protected as a collective work or compilation under U.S. copyright and other laws and treaties. All individual articles, columns and other elements making up the Site are also copyrighted works. The trademarks, service marks, trade names, logos, designs, and sounds associated with the Site are owned by Victor or third parties. You agree to abide by all applicable copyright, trademark, and other laws, as well as any additional copyright notices or restrictions contained in the Site. You may download materials from the Site and/or print a reasonable number of copies for your personal use or use within your organization, provided that all copies retain all copyright and other proprietary notices.
- License.** You understand and agree that accessing and/or using the Site does not grant you any ownership, rights, or licenses to the Site other than the limited right to use the Site in accordance with the Terms.
- Site content; availability.** You understand that the Site is provided "AS IS" and "AS AVAILABLE." Your access is limited by our Site functionality, your access levels, and the Terms. Victor reserves the right at any time and without notice to enhance, modify, alter, suspend or permanently discontinue all or any part of this Site and to restrict or prohibit access to it.
- Links to third-party sites.** Solely for your convenience, this Site may provide links and/or redirect you to third-party websites or applications. Victor has no control over third-party websites or applications, is not liable for their accuracy, content, or security, and makes no endorsement of third-party websites' or applications' owners, contents, or services. Your use of third-party websites or applications is at your sole risk, so you should review the terms and conditions and privacy policies of any third party prior to use of their site.
- Global access.** Victor is based in the United States and provides this Site for use by persons located in the United States. We make no claims that the Site or any of its content is accessible or appropriate outside of the United States, and you are responsible for ensuring any use you make of this Site complies with local law.
- NO WARRANTIES.** You acknowledge and agree that this Site is provided by Victor on an "AS IS" and "AS AVAILABLE" basis, without any warranties or guarantees. To the extent permitted by law, Victor disclaims all conditions, representations and warranties, express, implied, statutory or otherwise, including any warranties of merchantability, fitness for a particular purpose, title, accuracy of informational content, system integration, non-infringement of third party rights, quiet enjoyment, and uninterrupted or error free operation.
- DISCLAIMER OF LIABILITY.** Victor and its subsidiaries, managers, employees, officers, agents, subcontractor, suppliers, and licensors accept no liability to you arising from your use of this Site. To the extent permitted by law, Victor will not be liable to you for damages of any kind, whether foreseeable or unforeseeable, even if Victor or any of its agents has been advised of the possibility of damages arising from your use of or reliance on the Site, including but not limited to direct, indirect, general, incidental, special, punitive, and consequential damages and damages for loss of use, loss of data, loss of goodwill, loss of profits, work stoppage, accuracy of results, or computer malfunction.

## Victor's right and duties regarding user conduct and submissions

- Use of information you submit.** By submitting information on this Site, you grant Victor, its affiliated companies, its service providers, and sub-licensees permission to use your information in connection with the operation of their businesses including, without limitation, the rights to: copy, distribute, transmit, reproduce, edit, translate and reformat your information. You agree that Victor may use any information it collects in connection with this Site for data analytics purposes, including but not limited to benchmarking, modeling, consulting, creating insights, reports and other analytics to provide, improve the quality of, and market Victor's products and services. Where required by law, we obtain your consent prior to such use and/or utilize de-identified and/or aggregated data for analytics.
- Privacy.** You agree that all personal information you provide or that we collect about you through this Site is governed by our Privacy Notice.
- Monitoring; other information.** Victor, in its sole discretion, has the right to (i) remove or refuse to post any user content, (ii) disclose your identity or other information about you to any third party who claims that material posted by you violates their rights or in response to a subpoena, (iii) take appropriate legal action, including referral to law enforcement, for any illegal or unauthorized use of the Site, and (iv) suspend your access to this Site and refuse to provide you with any further access to it or any content. You agree that Victor is not liable for any damages you may suffer from its exercise of these rights.
- Assignment.** Victor may assign these Terms and its rights and obligations under these Terms without your consent and at its sole discretion. You may not assign or transfer your rights and obligations under these Terms.
- No waiver.** Victor's failure to assert its rights at any time will not be deemed a waiver of these Terms. No consent or waiver will be effective unless in writing and signed by both parties.

## Additional legal terms

- Governing law and venue.** You agree that any dispute arising out of or in connection with the Site or these Terms will be governed by the laws of New York without reference to conflict of personal jurisdiction that would require the application of the laws of any other jurisdiction. You agree to submit to the exclusive personal jurisdiction and venue of courts located in New York.
- INDEMNIFICATION.** To the extent permitted by law, you agree to indemnify Victor and its affiliates, employees, officers, directors, agents, successors, and assigns against all costs, claims, damages and expenses (including legal fees) incurred by or awarded against Victor as a result of your use of this Site or your breach of these Terms.
- Invalidation of terms.** If a competent authority finds any portion of these Terms invalid or unenforceable, you agree that all other Terms will remain in effect.
- Void where prohibited; restrictions.** Victor reserves the right to limit, in its sole discretion, the provision and quantity of any feature, product or service on this Site to any person or geographic area. Any offer for this feature, product or service made on the Site is void where prohibited. If you choose to access the Site from outside of the United States, you do so on your own initiative and you are solely responsible for complying with applicable local laws. This Site is not intended or authorized (a) for use in any territory or by any party subject to sanctions or export restrictions under laws applicable to Victor or you, or (b) in the case that Site access or use in a territory or by a party would expose Victor or its affiliates to any sanction, prohibition or restriction under UN Security Council Resolutions or other trade or economic sanctions laws or regulations. You may not use, export or re-export this Site or any copy or adaptation of this Site in violation of United Nations Security Council Resolutions or applicable laws.
- Entire agreement.** These terms and conditions of use constitute the entire agreement between the parties with respect to the subject matter hereof.

## How to contact us

- Agent for notice of Claimed Copyright Infringement.** Victor respects the intellectual property rights of authors. To assist copyright owners, Victor has appointed an agent to receive notifications of allegations of copyright infringement regarding materials available on the Site. Any person authorized to act for a copyright owner may notify us of such claims by contacting us in writing at the following address:

Victor General Counsel  
 Attn: Copyright Agent  
 1166 Avenue of Americas  
 New York, NY 10036  
 USA

- Contact.** Any inquiries regarding this Site or these Terms should be mailed to:

Victor Insurance Managers, LLC  
 Marketing & Communications Department  
 7700 Wisconsin Avenue, Suite 400  
 Bethesda, MD 20814  
 USA

# Site map

## Homepage

### **About**

[About Victor](#)

[Leadership](#)

[Careers](#)

[Media Center](#)

[ESG](#)

### **Solutions**

[Automotive Dealerships](#)

[Builders' Risk](#)

[Business Owners' Policy  
\(Victor for Agents\)](#)

[Cyber](#)

[Design, Construction & Consultants](#)

[Developers Errors & Omissions](#)

[Flood](#)

[Forest & Logging](#)

[General Liability \(Victor for Agents\)](#)

[Kidnap, Ransom & Extortion](#)

[Miscellaneous Professional Liability  
\(Victor for Agents\)](#)

[Non-Profit Management Liability](#)

[Public Entities](#)

[Real Estate Errors & Omissions](#)

[Reinsurance \(Victor Reinsurance Managers\)](#)

[Workers' Compensation \(Victor for Agents\)](#)

### **For brokers**

[Login](#)

[Agent/broker resources](#)

[Resources/tools](#)

[Find an application](#)

[Find an underwriter](#)

[Subscribe to e-updates](#)

### **For policyholders**

[Find an insurance agent/broker](#)

[Get a quote](#)

[Submit a claim](#)

[Request a loss run](#)

[Victor Risk Advisory](#)

### **Our sites**

[Go Victor](#)

[ICAT](#)

[Victor Australia](#)

[Victor Canada](#)

[Victor Germany](#)

[Victor Italy](#)

[Victor Netherlands](#)

[Victor United Kingdom](#)

### **Footer links**

[Contact us](#)

[Site map](#)

[Privacy policy](#)

[Terms of use](#)

[Cookie policy/manage cookies](#)