



VICTOR O.  
SCHINNERER  
& COMPANY, INC.

Victor O. Schinnerer & Company

# QUICK REFERENCE GUIDE

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Underwriting Excellence In:

Specialty Property/Casualty | Management Liability | Professional Liability

# Online Quoting Solutions

## Cyber Protection Package

Small and mid-size organizations

- Availability: In most states on an admitted basis
- Minimum premium: \$750
- Limits up to \$10 million
- Receive bindable quote in minutes using broker portal (for most classes of business)

### 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

Visit [www.Schinnerer.com/online\\_solutions](http://www.Schinnerer.com/online_solutions) to receive online, bindable quotes

## 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

Visit [www.Schinnerer.com/online\\_solutions](http://www.Schinnerer.com/online_solutions) to quote and issue policies online

## Real Estate

Real estate agents and brokers, appraisers, auctioneers, commercial real estate professionals, leasing agents, property managers, title agents, and mortgage brokers

### Professional Liability

- Availability: In all states on an admitted basis
- Minimum premium: \$500
- Deductibles starting at \$1,000
- Limits up to \$5 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

Visit [www.Schinnerer.com/online\\_solutions](http://www.Schinnerer.com/online_solutions) to quote, bind and issue policies online

## Builders Risk

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

### Specialty Property/Casualty

- Availability: In most states on an admitted basis
- 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

Visit [www.Schinnerer.com/online\\_solutions](http://www.Schinnerer.com/online_solutions) to quote, bind and issue policies online

## 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

### Professional Liability

- Availability: In all states on an admitted basis
- Minimum premium: \$1,000
- Deductibles starting at \$1,000
- Limits up to \$20 million
- Three-year policy term for firms with billings under \$250,000
- Contract review services

Send submissions to  
[vos.Design@Schinnerer.com](mailto:vos.Design@Schinnerer.com)

### SCHOOL OF RISK MANAGEMENT

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

Vist [www.schinnerer.com/SchoolofRiskManagement](http://www.schinnerer.com/SchoolofRiskManagement) to learn more.

## Forest & Logging

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

### Specialty Property/Casualty

- Availability: In all states, except CA and NY, on an admitted basis (retail agents/brokers only)
- General liability including loggers broad form property damage (LBFPD) endorsement
- Commercial auto
- Inland marine
- Property
- Umbrella

Send submissions to  
[vos.Forest@Schinnerer.com](mailto:vos.Forest@Schinnerer.com)

## General & Artisan Contractors

General, design-build and artisan/specialty contractors, and at-risk construction managers

### Professional Liability

- 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

Send submissions to  
[vos.Contractors@Schinnerer.com](mailto:vos.Contractors@Schinnerer.com)

## Hospitals & Health Care Organizations

Assisted living facilities, dental practices, health centers, health care consultants, hospices, hospitals, HMOs, PPOs, nursing homes, physician groups, and more

### Management Liability

- Availability: In all states
- Minimum premium: \$2,500
- Directors and officers liability
- Employment practices liability
- Fiduciary liability
- Cyber liability
- Crime
- Kidnap, ransom & extortion

### Professional Liability

- For healthcare consultants and managed care only
- Availability: In all states
- Minimum premium: \$2,500 (varies by coverage)
- Admitted and non-admitted coverage for managed care E&O and healthcare consultants E&O

Send submissions to  
[vos.ManagementLiability@Schinnerer.com](mailto:vos.ManagementLiability@Schinnerer.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, select condo and homeowners associations, humane societies, historical societies, and many more

### Management Liability

- Availability: Admitted in all states (non-admitted in VT)
- Limits up to \$20 million
- Directors and officers liability
- Employment practices liability
- Fiduciary liability
- Crime coverage
- Up to \$100,000 of defense coverage for wage & hour claims
- Additional defense coverage available for most classes of business
- Automatic renewals for most policies under \$7,500 in expiring premium
- Kidnap, ransom & extortion - admitted in all states except MA, MT, NH, NY, PR, VY and WA
- Crime coverage - admitted in all states except AK, CT, MD, MA, MT, PR, VA and VT

**Send submissions to**  
[vos.ManagementLiability@Schinnerer.com](mailto:vos.ManagementLiability@Schinnerer.com)

## Public Entities

Cities, counties, schools, and colleges

### Specialty Property/Casualty

- Self-insured retentions
- Umbrella/excess
- Pool brokerage services

**Send submissions to**  
[vos.Public@Schinnerer.com](mailto:vos.Public@Schinnerer.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

### Management Liability

- Availability: In most states on an admitted basis (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

**Send submissions to**  
[vos.Kidnap@Schinnerer.com](mailto:vos.Kidnap@Schinnerer.com)

## Automotive Dealerships

Franchised auto dealers, independent auto dealers

### Specialty Property/Casualty

#### 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

**Send submissions to**  
[vos.AutoDealers@Schinnerer.com](mailto:vos.AutoDealers@Schinnerer.com)

# Regional Marketing Contacts



**Northeast**  
CT, MA, NJ, NY, Eastern PA, RI  
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**Northeast**  
DC, DE, KY, NH, ME, MD, Western PA, VA, VT, WV  
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**Central**  
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WI  
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