



Virtue Risk Partners, LLC
One Blue Hill Plaza, Suite 1515
Pearl River, NY 10965

Tel 845-205-0300
Fax 845-735-2745
www.virtuerisk.com

VIRTUE RISK PARTNERS COVERAGE SPECIFICATIONS & RISK PROFILES

Virtue Risk Partners is an underwriting agency with a mission to offer customized risk management and responsible risk transfer solutions to our clients and carrier business partners. Our daily value proposition is to offer quality service, solid coverage, competitive pricing, and stable risk management alternatives that will bring long term value and stability.

We bring the following Core Virtues to our relationships and associated insurance transactions:

Wisdom Responsibility Preservation Diligence Humility Patience Philanthropy

STATES

All

AM BEST RATING

A+ (Superior) FSC XV

CAPACITY

\$15,000,000 any one policy

POLICY TERM

Service Business Coverage 1 Year
Storage Tank 1 Year
Environmental Site Pollution 5 Years Maximum

PRODUCT OFFERINGS:

VIRTUE PACK COMMERCIAL PACKAGE

Contractors Pollution Liability with
Commercial General Liability
Professional Liability
Environmental Impairment Liability
Products Pollution Liability
Supported Excess / Monoline Excess

VIRTUE GUARD STORAGE TANK

w/ optional Site Pollution & Business Interruption

VIRTUE EXCESS

Supported and Unsupported

COMMERCIAL AUTO WORKERS' COMPENSATION

***Through GMI Carrier (Rated A- XII)
Multiple Options***

DISTRIBUTION

Wholesale Only

MINIMUM PREMIUM

Start at \$2,500

AGENT RATER & PORTAL

Launched for Virtue Pack Business

MOST DESIRED CLASSES OF BUSINESS

Environmental Consultants, Contractors &
Engineers, Commercial Properties, Petroleum
Marketers, Storage Tanks...
See next page for more.

submissions@virtuerisk.com



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VIRTUE PACK RISK CLASSES

CONTRACTORS

Remediation
Storage Tank
Asbestos / Lead / Commercial Mold
Soil Sampling
Emergency Response
Commercial Landscaping
Hazardous & Medical Waste
Service Station Construction
Monitor Well Drilling
Industrial and Commercial Cleaning
Lab Packing & Drum Handling
Excavation
Dredging
Green Energy
Landfills

CONSULTANTS

Remediation Design & Oversight
Storage Tank
Asbestos / Lead / Commercial Mold
Analytical Laboratory
Hydrology & Geology
Compliance
Environmental Technology
Industrial Hygiene
Phase I, II, III Assessments
Wetlands
Corrosion
Quality Assurance
Recyclers
Health & Safety
Project Management

ENGINEERS

Remediation Engineers
Refinery Engineering
Industrial Hygiene Engineers
Environmental Engineering
Civil Engineering
Process Engineering
Geothermal Engineers
Water & Wastewater Treatment
Air Pollution Dispersion
Environmental Scientists
Environmental Sustainability
Hazardous Waste Management
Botany / Biology / Chemical
Geotechnical
General Environmental Engineering

VIRTUE GUARD RISK CLASSES

SITE POLLUTION

Hospitals & Health Facilities
Colleges & Universities
Commercial Real Estate
Golf Courses
Auto Dealers & Car Washes
Manufacturers
Recyclers
Hotels
Food & Retail
Printing & Publishing
Warehouse & Storage
Brownfields
Chemical Distributors
Recyclers

STORAGE TANKS

Petroleum Marketers
Underground Tanks
Aboveground Tanks
Marina's
Municipalities
School Districts
Gas Stations & Convenience Stores
Wastewater
Manufacturing
Bulk Plants
Card Lock Facilities

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WHY VIRTUE RISK PARTNERS?

WE SUPPORT OUR BUSINESS PARTNERS WITH EXPERTISE, STABILITY, AND SERVICE

EXPERTISE:

Environmental Risk Specialists	Environmental Claims Attorneys	Custom Product Design
M&A Consulting Expertise	State Fund Risk Solutions	Petroleum Marketer Relationships
State Regulator Relationships	Commercial Property Relationships	Association Partnerships
Brokerage Partnerships	Environmental Consulting & Engineering Partnerships	Environmental Eminence

STABILITY:

AM Best Financial Strength A+ XV	Exclusive Carrier Relationship	Long Term Partnerships
Underwriting Excellence	Claims Management	Value Added Risk Services
Operating Excellence	Proven Track Record	Distribution Partnerships
Custom Risk Management Solutions	Reputation for Consistency	Risk Transfer Solutions

SERVICE:

Cutting Edge Technology	Streamlined Decision Making	We Understand Ethics
Small, Nimble, Boutique Operations	Customized Solutions	We Understand Risk
No Political Chain of Command	Consistent Underwriting	We Understand Insurance
Easy to Work With	We Don't Waste Your Time	We Understand Economics
Fast Turn Around	We Secure Client Relationships	We Understand the Marketplace
Competitive Commissions	We Understand Our Competitors	We Empower Our Partners

Email all Submissions to:
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VIRTUE PACK^(SM)

Service Business Package Policy

General Liability, Contractors Pollution, Professional, Site Pollution, Excess

Occurrence CGL Form – 2013 Version

- AI 2010 and AI 2037 language built into Common Policy Conditions
- Hired Non Owned Auto
- Employer's Liability Stop Gap
- Employee Benefits Liability
- In Rem Coverage
- Non-Owned Watercraft
- Labor Law Exclusion (NY)

CPL Claims Made or Occurrence Options

- Standard Enhancements Built Into Policy Form – To Be Scheduled
 - Transportation Pollution (1st & 3rd Party)
 - Natural Resource Damages Coverage
 - Microbial Substances Coverage
 - Non Owned Disposal Site Coverage
 - Products Pollution (includes coverage for product sales, manufacture and design)
- Contractual Liability Coverage Grant
- Emergency Expense Coverage
- Crisis Management Coverage
- Coverage for Completed Operations not subject to sudden and accidental injury
- Robust supplementary payments section includes \$2,500 per day lost earnings

Professional Liability Claims Made Option

- Contractual Liability Coverage Grant
- Emergency Expense Coverage
- Crisis Management Coverage
- Loss Prevention Provisions
- Robust supplementary payments section

Environmental Impairment Liability Claims Made Option

- A complete EIL policy offering on a stand- alone basis or to supplement other exposures (up to a five year term on standalone basis)

Package Enhancements

- First Dollar Defense
- Waiver of Subrogation as part of Common Policy Conditions
- Primary Non Contributory as part of Common Policy Conditions
- Deductible obligation reduction of 75% (subject to maximum of \$35,000) with mediation to resolve a claim
- Defense outside limits options
- Project specific limits available as part of same policy
- Gulf of Mexico Extension

Excess Coverage

- Follow form excess available over package, commercial auto and employers liability
- Monoline Excess Coverage



VIRTUE GUARD^(SM)

Site Pollution, Storage Tank Liability, Business Interruption

- Three separate and distinct limits of liability offered to satisfy all coverage requirements and needs (Tank Compliance, EPA Defense Requirements, Site Pollution)
- EPA required defense outside limits
- EIL coverage option
- UST Business Interruption sub-limits option
- Loading / Unloading coverage built into the policy form
- State Specific EPA certificates available
- Minimum premium \$2,500

Worker's Compensation

(Supported Basis Only)

If you are interested in us pursuing these options for you, the following are required:

- WC ACORD Applications (Acord 130)
- Completed Supplemental Attached
- Current Experience Mod Worksheet from NCCI
- 5 Yr. Currently Valued Loss Runs
- 5 Yr. Payroll vs premium history
- Target Premium

Auto

(Supported Basis Only)

Through Plaza Insurance (AM Best Rated A- XII). If you are interested in us pursuing these options for you, the following are required:

- Completed ACORD application including radius of operations, garaging addresses
- Completed Supplemental Attached
- Stated values for any tanks, vacuum trucks, waste trucks or any modified vehicles
- MVR for all drivers along with driver schedule
- 4 yrs. Loss Runs (currently valued)
- Need by date
- Expiring premium or renewal premium (or both)
- Is MCS 90 required?

Prohibited auto exposures:

- New ventures (less than 2 yrs.)
- Required FMSCA / DOT limits over \$1M
- Oil Field Exposure, drilling & well sites
- No Eagle Ford Shale region
- Fleets of all tankers
- Bulk liquid tanks over 3,000 gallons (not incl. Vac Trucks)
- Overweight / oversized load hauling
- Cannot offer CA 9948
- Excluded States: HI, NH , MA, NY - heavy and X-Heavy

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Highlights

- Eight Employees in Pearl River, New York / Richmond, VA
- Bound over 900 Accounts for over \$15,000,000 in premium
- Average Premium appx \$20,000
- New Business Bound to Quoted Hit Ratio appx 23%
- Approximately 45 Wholesale Agents
- Joined AAMGA in April 2015
- Joined Target Markets in August 2015
- Joined NAPSLO September 2016
- Endorsed by the Michigan Petroleum Association in April 2016
- In discussions with other Petroleum Marketing Associations
- Agent Rater – Launched for Select Partners
- Additional LOB's - Primary Professional Only, Auto and WC