



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

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### 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

#### *WORKERS' COMPENSATION (with Virtue Pack)*

*Underwritten by National Casualty Co.  
(Nationwide)*

### 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](mailto: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 WHOLESALE 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:  
[submissions@virtuerisk.com](mailto:submissions@virtuerisk.com)

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# VIRTUE PACK<sup>(TM)</sup>

## 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 (1<sup>st</sup> & 3<sup>rd</sup> 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

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## VIRTUE GUARD™

### 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

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## Highlights

- Eight Employees in Pearl River, New York / Richmond, VA.
- Bound over 3,100 Bound Accounts for over \$65,000,000 in premium.
- Average Premium appx \$20,000.
- New Business Bound to Quoted Hit Ratio appx 20%.
- Approximately 60 Wholesale Agents.
- Joined AAMGA in April 2015.
- Joined Target Markets in August 2015.
- Joined WSIA /NAPSLO September 2016.
- Experience with the Michigan Petroleum Association & other Petroleum Marketing Associations.
- Agent Rater – Launched for Select Partners.
- Celebrated 6-year anniversary April 2020.

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