


**ADMITTED POLICY FEATURES**
**AM Best Rating:** A (Excellent) XII

**Deductible Forgiveness:** Up to \$5,000 with proof of the following: use of any Home Warranty and Property Inspection and Seller Disclosure and Standard sales contract **\*NEW\***

**Fair Housing Discrimination:** Up to \$500,000 base policy period sublimit

**Lock Box/Open House:** Policy limits: bodily injury, property damage

**Deductible Reduction:** 50% reduction if claim is resolved by mediation or settlement within one year from date of reporting. Maximum reduction \$5000

**Loss of Earnings:** \$500/day, \$7500 Max per claim, \$25K per year

**Residential Real Property Ownership:** Included at no additional cost **\*NEW\***

**Commercial Real Property Ownership:** Included at no additional cost **\*NEW\***

**Pollution Coverage:** Policy limits: Unintentional nondisclosure

**Disciplinary Proceedings:** \$25K per claim/\$50K each policy period

**Subpoena Assistance:** \$25,000 each subpoena

**Fungi and Bacteria Sublimit:** Up to \$500,000 included (failure to disclose)

**Reimbursement for Security Incidents:** \$25,000 per claim/\$50,000 per policy period

**Reimbursement for Public Relations Crisis:** \$15,000 per claim/\$30,000 policy period.

**Non-Profit Directors' & Officers' Liability:** \$15,000 per claim/\$30,000 per policy period

**Fraudulently Induced Funds Transfer:** \$35,000 per policy period (can purchase higher limits)

**Professional Reputation Protection:** \$5000 per policy period

**Innocent Insured:** Included

**Death or Disability Reporting Period:** FREE Unlimited Extended Reporting Period

**Retirement Extended Reporting Period:** **New eligible age** (59 ½) for FREE Unlimited ERP (*conditions apply*)

**Real Estate Closing Services:** Included at no additional cost **\*NEW\***

**World Wide Coverage:** Included at no additional cost **\*NEW\***

**Drone Bodily Injury/Property Damage:** Included at no additional cost **\*NEW\***

**Contingent Bodily Injury/Property Damage:** Optional for an additional premium; not available for Express

**Defense In Addition to Limits:** AVAILABLE

**First Dollar Defense:** AVAILABLE

**Aggregate Deductible:** AVAILABLE

**PROFESSIONAL SERVICES COVERED**

- ✓ Appraiser
- ✓ Auctioneer
- ✓ Short-term Escrow Agent
- ✓ Notary Public

- ✓ Real Estate Broker/Agent
- ✓ Leasing Agent
- ✓ Property Manager

- ✓ Expert Witness
- ✓ RE Consultant/Counselor
- \* Mortgage Broker available
- \* Business Broker available

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