



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 Earning:	\$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 <i>(conditions apply)</i>
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

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|---------------------------|----------------------------|-----------------------------|
| ✓ Appraiser | ✓ Real Estate Broker/Agent | ✓ Expert Witness |
| ✓ Auctioneer | ✓ Leasing Agent | ✓ RE Consultant/Counselor |
| ✓ Short-term Escrow Agent | ✓ Property Manager | * Mortgage Broker available |
| ✓ Notary Public | | * Business Broker available |

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