



WHO DO YOU TRUST TO MANAGE YOUR RISK? MAKE SURE YOU HAVE THE RIGHT POLICY.

ADMITTED POLICY FEATURES

**New features for all states except FL, LA, MA, NY, TX, WA*

AM Best Rating	AXI, Stable Financial Outlook
Defense In Addition to Limits	AVAILABLE
First Dollar Defense Aggregate	AVAILABLE
Deductible	AVAILABLE
Agent Owned Property Sales	YES
Deductible Reduction	50% reduction with proof of the following: use of any Home Warranty and Property Inspection and Seller Disclosure and Standard sales contract OR claim settlement within one year from date of reporting - maximum reduction \$5000
Fair Housing Discrimination <i>*NEW increased sublimit</i>	Up to \$500,000* policy period sublimit: damages and expense – can purchase higher limits
Lock Box/Open House	Policy limits: bodily injury, property damage
Loss of Earning	\$500/day, \$7500 Max per claim/\$25K per policy period
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 <i>*NEW increased sublimit</i>	Up to \$500,000* included (failure to disclose). Up to \$1M available for additional premium
Reimbursement for Security Incidents	\$25,000 per claim/\$50,000 per policy period
NEW Reimbursement for Public Relations Crisis	\$15,000 per claim/\$30,000 policy period
Non-Profit Directors' & Officers' Liability Coverage	\$15,000 per claim/\$30,000 per policy period
Professional Reputation Protection Expenses	\$5000 per policy period
Innocent Insured	Included
Death or Disability Reporting Period Option	FREE Unlimited Extended Reporting Period
Retirement Reporting Period Option	FREE Unlimited Extended Reporting Period - <i>If continuously with Navigators for 5 years by age 65</i>
Funds Transfer Coverage	\$35,000







Professional Services Covered:

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

Can add Mortgage Broker and Business Broker



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