



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

ADMITTED POLICY FEATURES

AM Best Rating AXV, Stable Financial Outlook

Contingent BI/PD \$100,000 for certain eligible risks

Agent-owned Residential 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 resolved by mediation or settlement within one year from date of reporting. Maximum reduction \$5000

Fair Housing Discrimination 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, \$10K 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 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

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

Death or Disability Reporting Period Option FREE Unlimited Extended Reporting Period

Retirement Reporting Period Option FREE Unlimited Extended Reporting Period
**if certain conditions apply*

Fraudulently Induced Funds Transfer \$35,000 per policy period - can purchase higher limits

Professional Services Covered:

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



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