

# MANAGE your risk



## ADMITTED POLICY FEATURES

**AM Best Rating** A+ (Superior) by AM Best, Financial Size Category XV

**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

- |                           |                            |                             |
|---------------------------|----------------------------|-----------------------------|
| ✓ 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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