

REAL ESTATE E&O POLICY FEATURES



ADMITTED POLICY FORM

AM Best Rating	AXI, Stable Financial Outlook
Professional Services Covered	RE Broker/Agent, Leasing Agent, Property Manager, Appraiser, Auctioneer, RE Consultant, Counselor, Short -term Escrow Agent, Referral Agent, Notary Public, Expert Witness. Can add Mortgage Broker and Business Brokering.
Defense Outside the Limits - available	YES
First Dollar Defense - available	YES
Agent Owned Property	YES
Deductible Reduction	50% reduction with 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	\$250,000 policy period sublimit - damages and expense – can purchase higher limits
Lock Box/Open House	Policy limits - Bodily Injury and Property Damage
Loss of Earning	\$500 a day, \$7500 Max each claim/\$25,000 each policy period
Pollution Coverage	Policy limits - unintentional failure to disclose
Disciplinary Proceedings	\$25,000 per claim/\$50,000 each policy period
Subpoena Assistance	\$25,000 each subpoena
Fungi and Bacteria Sublimit	\$100,000 included (failure to disclose)- up to \$1M available for additional premium
Reimbursement for Security Incidents	\$25,000 per claim/\$50,000 per policy period
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 - If continuously insured with Navigators for 5 years by age 65

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