



ADMITTED POLICY FEATURES

(excludes FL, LA, MA, NY, TX, WA)

- ✓ 20% rate decrease in premiums (except in FL, LA, MA, NY, TX, WA)
- ✓ A.M. Best Rating: "A" (Excellent)
- ✓ Eligible Professionals: Individual Appraiser
**can write appraisal firms in standard program*
- ✓ Appraiser trainees are eligible for their own policy if they have passed their exam
- ✓ 50% deductible reduction if claim settlement is within 1 year from reporting
- ✓ Professional Services Covered: Residential, Commercial, Right of Way Appraisals
- ✓ Security Incident Coverage: \$25,000 per incident, \$50,000 per policy period
- ✓ Loss of Earning: \$500 a day, \$7,500 max each claim, \$25,000 each policy period
- ✓ Disciplinary Actions Coverage: \$2,500 per claim, \$25,000 each policy period
- ✓ Subpoena Expense Benefit: \$5,000 each subpoena
- ✓ Discrimination Damages and Expense: \$100,000 policy period sublimit
- ✓ Appraiser Trainee Endorsement*: \$25,000 sublimit, \$2,500 deductible, defense only **additional premium*
- ✓ Appraisal Management Company Additional Insured Endorsement*: adds AMC as an insured to the extent they are named in a suit against the insured appraiser, only for services performed by said appraiser ** additional premium*
- ✓ Reputation Protection: \$5,000 per policy period
- ✓ FREE extended reporting period in case of disability/death
- ✓ FREE extended reporting period upon retirement* **if a Navigators' policyholder for 5 years*

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