



ADMITTED POLICY FEATURES

AM Best Rating:	A (Excellent) XII
Deductible Forgiveness:	Up to \$5,000 with proof of the following: use of any Home Warranty and Property Inspection and Seller Disclosure and Standard sales contract *NEW*
Fair Housing Discrimination:	Up to \$500,000 base policy period sublimit
Lock Box/Open House:	Policy limits: bodily injury, property damage
Deductible Reduction:	50% reduction if claim is resolved by mediation or settlement within one year from date of reporting. Maximum reduction \$5000
Loss of Earning:	\$500/day, \$7500 Max per claim, \$25K per year
Residential Real Property Ownership:	Included at no additional cost *NEW*
Commercial Real Property Ownership:	Included at no additional cost *NEW*
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)
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:	\$15,000 per claim/\$30,000 per policy period
Professional Reputation Protection:	\$5000 per policy period
Innocent Insured:	Included
Death or Disability Reporting Period:	FREE Unlimited Extended Reporting Period
Retirement Extended Reporting Period:	New eligible age (59 ½) for FREE Unlimited ERP (<i>conditions apply</i>)
Real Estate Closing Services:	Included at no additional cost *NEW*
World Wide Coverage:	Included at no additional cost *NEW*
Drone Bodily Injury/Property Damage:	Included at no additional cost *NEW*
Contingent Bodily Injury/Property Damage:	Optional for an additional premium; not available for Express
Defense In Addition to Limits:	AVAILABLE
First Dollar Defense:	AVAILABLE
Aggregate Deductible:	AVAILABLE

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

The material in this publication does not bind the company in any manner. The coverage is subject to the language of the policy as issued. Programs or products may not be available in all states and policy features may vary by state. Please consult your insurance broker and review the policy for coverage limitations, restrictions, exclusions, terms and conditions.



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