



## ADMITTED POLICY FEATURES

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