



WHO DO YOU TRUST TO MANAGE YOUR RISK? MAKE SURE YOU HAVE THE RIGHT POLICY.

## ADMITTED POLICY FEATURES

*New features do not apply in WA*

<b>AM Best Rating</b>	AXI, Stable Financial Outlook
<b>Defense In Addition to Limits</b>	AVAILABLE
<b>First Dollar Defense Aggregate</b>	AVAILABLE
<b>Deductible</b>	AVAILABLE
<b>Agent Owned Property Sales</b>	YES
<b>Deductible Reduction</b>	50% reduction with proof of 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
<b>Fair Housing Discrimination</b> <i>*NEW increased sublimit</i>	Up to \$500,000* policy period sublimit: damages and expense – can purchase higher limits
<b>Lock Box/Open House</b>	Policy limits: bodily injury, property damage
<b>Loss of Earning</b>	\$500/day, \$7500 Max per claim/\$25K per policy period
<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> <i>*NEW increased sublimit</i>	Up to \$500,000* included (failure to disclose). Up to \$1M available for additional premium
<b>Reimbursement for Security Incidents</b>	\$25,000 per claim/\$50,000 per policy period
<b>*NEW* Reimbursement for Public Relations Crisis</b>	\$15,000 per claim/\$30,000 policy period
<b>Non-Profit Directors' &amp; Officers' Liability Coverage</b>	\$15,000 per claim/\$30,000 per policy period
<b>Professional Reputation Protection Expenses</b>	\$5000 per policy period
<b>Innocent Insured</b>	Included
<b>Death or Disability Reporting Period Option</b>	FREE Unlimited Extended Reporting Period
<b>Retirement Reporting Period Option</b>	FREE Unlimited Extended Reporting Period - <i>if continuously with Navigators for 5 years by age 65</i>
<b>*NEW* Funds Transfer Coverage</b>	\$35,000 per policy period

Program not available in LA, NY, or AK



### Professional Services Covered:

- ✓ Real Estate Broker/Agent
- ✓ Leasing Agent
- ✓ Property Manager
- ✓ Appraiser
- ✓ Auctioneer
- ✓ RE Consultant/Counselor
- ✓ Short-term Escrow Agent
- ✓ Notary Public
- ✓ Expert Witness

*Can add Mortgage Broker and Business Broker*



**800. 996. 0599**  
**realcareprograms.com**

Underwritten by Navigators Insurance Company or Navigators Specialty Insurance Company; One Penn Plaza, 32nd Fl., New York, New York 10119. 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. US0518