



## Real Estate Agents Errors and Omissions and Professional Office Package

We offer real estate agents errors and omissions coverage for real estate firms that derive at least 60% of their commission income from residential real estate. We can consider accounts with up to \$5 million in commission income.

### Product Features

- ▶ Defense outside the limits
- ▶ Discrimination coverage for damages and defense up to policy limits not to exceed \$1 million
- ▶ \$50,000 lockbox coverage
- ▶ Coverage for personal injury
- ▶ Coverage for owned residential property not developed/constructed by insured or any related entity
- ▶ \$2,500/\$5,000 for defense of insureds at local and state real estate boards
- ▶ Environmental pollutants coverage for both damages and defense
- ▶ Prosecurity+ endorsement including failure to prevent unauthorized access and malicious code, pro bono services and \$50,000 professional reputation restoration expense
- ▶ Privacy breach expense limit of \$25,000
- ▶ Ability to provide preferred package
- ▶ Includes coverage for bodily injury arising out of professional services

### Limits of Liability

- ▶ Primary limits available up to \$5 million

### Program Availability

- ▶ Contact us for an application and a specimen policy

### Additional Advantages

- ▶ A.M. Best rated A++ carrier
- ▶ Low minimum premium
- ▶ Admitted in most states
- ▶ Business Resource Center that will assist in growing and protecting their businesses

