

ERRORS AND OMISSIONS INSURANCE

Individual Real Estate Appraiser







Policy Coverage Features

- \$0 (Zero) deductible on all policies (except CA, FL and HI)
- Bodily Injury/Property Damage Coverage (BI/PD) of \$100,000 included with the policy**
- Drone usage Bodily Injury/Property Damage coverage of \$25,000 (\$1,000 deductible applies) sub-limit included with the policy**
- Coverage for Residential & Commercial Appraisals including Right-of-Way, Eminent Domain & Construction/Land Development Appraisals
- Coverage for claims made by regulatory agencies in all states
- Coverage for Reviews and Measurement Assignments
- Security Incident Coverage \$10,000 Per Policy Period
- Automatic renewal for qualified policy holders
- Self-rating application with premiums as low as \$501
- Available for Residential, Commercial and Trainee Appraisers
- Prior acts coverage included with proof of continuous coverage
- Reimbursement of expenses for loss of earnings at attendance of a trial or hearing \$500 per day/ \$7,500 per claim/\$25,000 per policy period
- Disciplinary action defense \$2500 per claim/\$25,000 per policy period
- \$100,000 discrimination coverage
- Subpoena Expenses- \$5,000 per policy
- 30-day grace period for reporting of claims after policy expiration
- Damages include punitive or exemplary awards (if insurable under state law)
- Unlimited retiree, death or disability extended reporting period options
- Deductible reduction option for early claim resolution
- Confidential *Legal Hotline* included with the policy

New Policy Feature

Trainee Coverage for Claims Made Against a Trainee included with policy up to \$25,000 per claim*

*pending state approvals

^{**} not available in all states