



Coverage Highlights for Real Estate Agents and Brokers

## ERRORS AND OMISSIONS INSURANCE



*“Protecting your good name as if it were our own”*

### New Policy Features

- Coverage for Residential & Commercial Right Of Way Appraisals
- Coverage For Residential Construction/Land Development Appraisals & Available For Commercial Appraisals
- Public Relations Crisis Coverage - \$15,000 Per Incident/\$30,000 Per Policy Period
- Coverage Available For Employment Practices Liability

### New Policy Enhancements

- Disciplinary Actions – Coverage Increased To \$10,000 Each Action/\$50,000 Per Policy Period
- Subpoena Assistance – Coverage Increased To \$25,000 Per Policy Period
- Security Incident – Coverage Increased To \$15,000 Per Incident/\$30,000 Per Policy Period
- Coverage For Claims Made By Regulatory Agencies
- Fair Housing Discrimination - \$500,000 Included At No Additional Premium With Higher Limit Options Available
- Fungi & Bacteria Coverage - \$500,000 Failure To Disclose at NO Additional Premium With Higher Limit Options Available

### Additional Coverage Features

- Coverage for Professional Services Including Residential & Commercial Sales, Leasing, Property Management, Appraising, Consulting and Auctioneering
- Two Year Policy Option For Real Estate Express Insureds - Reinstating Policy Limits And Locking In Premium (Not Available in all States)
- Open House Coverage Applies To Bodily Injury And Property Damage - Full Policy Limits
- 60-Day Claim Reporting Period After Policy Expiration
- Definition Of Insured – Includes Spouse Or Domestic Partner & Franchisor Corp.
- Multiple Deductible Reduction Options & Built-In Deductible Waiver
- Pollution Coverage - Failure To Disclose - Full Policy Limits
- Optional Coverage for Mortgage Brokers, Construction Development and Business Brokers
- Non-Profit Directors & Officers Coverage - \$15,000 Per Claim/\$30,000 Per Policy Period
- Unlimited Claim Expenses (except in NY & CA)
- Unlimited Retiree, Death or Disability Extended Reporting Period Options
- Lockbox Coverage Applies To Bodily Injury And Property Damage - Full Policy Limits
- Owned Property Coverage
- Limits Available Up To \$5,000,000
- Confidential Legal Hotline Included at No Additional Cost



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Coverage features described herein are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Admitted Coverage is underwritten by Great American Assurance Company, a licensed insurer in all fifty states and the District of Columbia. Not available in all states. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202. ©2016 Great American Insurance Company. All rights reserved. 2802-PLD (11/13)