

ERRORS AND OMISSIONS INSURANCE



REAL ESTATE AGENTS AND BROKERS

COVERAGE HIGHLIGHTS

THE HERBERT H. LANDY INSURANCE AGENCY, INC. *EXCEPTIONAL SOLUTIONS FOR YOUR PROFESSIONAL INSURANCE NEEDS*

- CLAIMS MADE POLICY FORM
- 60-DAY CLAIM REPORTING PERIOD AFTER POLICY EXPIRATION
- FREE RETIREE, DEATH OR DISABILITY EXTENDED REPORTING PERIOD OPTIONS
- UNLIMITED CLAIM EXPENSES (*EXCEPT IN CA*)
- TWO YEAR POLICY OPTION FOR REAL ESTATE EXPRESS INSUREDS (*EXCEPT IN CA*) REINSTATING POLICY LIMITS
- LIMIT AVAILABILITY UP TO \$5,000,000
- TWO DIFFERENT OPTIONS FOR DEDUCTIBLE REDUCTIONS
- DISCIPLINARY PROCEEDINGS- \$10,000 EACH CLAIM/\$30,000 PER POLICY PERIOD
- REIMBURSEMENT OF EXPENSES- \$500 EACH DAY/\$7500 EACH CLAIM/\$25,000 PER POLICY PERIOD
- SECURITY INCIDENT- \$5,000 PER INCIDENT/\$10,000 AGGREGATE
- SUBPOENA ASSISTANCE-\$10,000 PER SUBPOENA
- FAIR HOUSING DISCRIMINATION – \$250,000 WITH OPTIONS TO BUY HIGHER LIMITS
- OPEN HOUSE COVERAGE APPLIES TO BODILY INJURY AND PROPERTY DAMAGE - FULL POLICY LIMITS
- LOCKBOX COVERAGE APPLIES TO BODILY INJURY AND PROPERTY DAMAGE - FULL POLICY LIMITS
- BROAD DEFINITION OF INSURED INCLUDING SPOUSE
- BROAD DEFINITION OF PROFESSIONAL SERVICES
- CHOICE OF COUNSEL WITH COMPANY'S CONSENT
- OWNED PROPERTY COVERAGE
- POLLUTION COVERAGE – FAILURE TO DISCLOSE – FULL POLICY LIMITS
- OPTIONAL CONSTRUCTION DEVELOPMENT COVERAGE
- OPTIONAL BUSINESS BROKER COVERAGE
- OPTIONAL MORTGAGE BROKER COVERAGE



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