

ERRORS AND OMISSIONS INSURANCE

Real Estate Agents & Brokers Appraisal Firms, Auctioneers & Property Managers



"Protecting your good name as if it were our own"

Policy Coverage Features

- New Cyber Extension Endorsement available*
- Drone usage Bodily Injury/Property Damage coverage
- Fraudulently Induced Fund Transfer Coverage of \$25,000 included with the policy
- \$0 (Zero) deductible* option for Real Estate Express Application
- Public Relations Crisis coverage – \$15,000 per Incident/\$30,000 per policy period
- Disciplinary Actions – \$10,000 each action/\$50,000 per policy period
- Subpoena Assistance – \$25,000 per policy period
- Security Incident – \$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
- Two-Year Policy option for Real Estate Express insureds - reinstating policy limits and locking in premium **
- Open House coverage applies to Bodily Injury and Property Damage - full policy limits
- Multiple Deductible Reduction options & built-in Deductible Waiver
- Pollution coverage - Failure to Disclose - full policy limits
- Optional coverage for Mortgage Brokers, Construction Development, Business Brokers and Employment Practices Liability
- Non-profit Directors & Officers coverage – \$15,000 per claim/\$30,000 per policy period
- Sellers Shield™ deductible waiver (where available)
- Unlimited Claim Expenses (except in NY & CA)
- Employment Practices Liability for firms with less than 25 employees is available
- Unlimited retiree, Death or Disability Extended Reporting Period options
- Lock box coverage applies to Bodily Injury and Property Damage - full policy limits
- Owned Property coverage
- Coverage for Residential & Commercial Right-of-Way appraisals
- Coverage for Residential Construction/Land Development appraisals & available for Commercial appraisals
- Confidential **Legal Hotline** included with the policy

EXPRESS Application Features

- Convenient, Self-Rating Application
- \$0 Deductible* on Express Applications in most states
- 2 Year Policy Option locks in premium while reinstating Policy Limits
- New Cyber Extension Endorsement available*
- Fraudulently Induced Fund Transfer Coverage – \$25,000 included
- Drone usage Bodily Injury/Property Damage coverage included
- Fair Housing Discrimination – \$500,000 included
- Coverage for Residential & Commercial Right-of-Way Appraisals
- Owned Property coverage
- New Privacy and Crime coverage

* Not available in all states

** Not Available in all States or with optional Cyber Extension Endorsement



Coverage features described herein are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Assurance Company, authorized insurers in all 50 states and D.C. Product may not be available in all states. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202.

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Real Estate Errors & Omissions Insurance Questionnaire

Complete this questionnaire and E-mail it to info@landy.com, or fax it to 1-800-344-5422, and we will provide you with a Premium Indication. If you have any questions, please contact us at 1-800-336-5422.

Name of Firm: _____

Contact Person: _____

Street Address: _____

City: _____ State: _____ Zip: _____

Phone: (____) _____ Fax: (____) _____

E-mail: _____

What year was the Firm established: _____

Requested effective date: ____ / ____ / ____

If there is no insurance currently in force, the effective date must be today's date or later.

Applicant or Firm is a:

☐ Sole Proprietor ☐ Partnership

☐ Independent Contractor ☐ Corporation

How many professionals have a Professional Designation: _____
(GRI, Broker, Associate Broker, MAI, etc.)

How many Professionals participate in annual continuing education programs: _____

Average number of years of experience of the Professionals in the Firm: _____

Does the Firm offer a Home Warranty Program at all closings?

☐ Yes ☐ No

Percent of Dual Agency: _____

Insurance History:

A. Current Insurance Company: _____

B. Expiration Date or Requested Date of Coverage: ____ / ____ / ____

C. Retroactive Date of Current Policy: ____ / ____ / ____

D. Current Annual Premium: \$ _____

E. Requested Policy Limits: _____

Number of Professionals in the Firm (including yourself)

Full-time	Part-time	Total

Professionals are defined as: Owners, Partners, Officers, Real Estate Brokers, Agents, Salespersons, Appraisers, Property Managers, Consultants, or Auctioneers including contractors for whom coverage is defined.

Part-time Professional = Earning \$20,000 or less annually

Firm's Total Gross Revenues (commissions)
from last fiscal period: \$ _____

Please provide commission revenue distribution. If this is a new firm, estimate commission in the following categories.

	# Transactions
Residential Sales Include residential raw land and farm sales	\$ _____
Commercial Sales Include non-residential raw land, farm/industrial zoned property	\$ _____
Appraisals	\$ _____
Property Management	\$ _____
Other: Please describe:	\$ _____

Are you aware of any claim(s) made against the firm or anyone to whom this insurance would apply within the past five years? ☐ Yes ☐ No

If yes, please request our Claim Supplement.

This is not an Insurance Binder, The information that you provide on this form is used to provide a premium indication only. Coverage approval and the final premium are subject to completion and underwriting acceptance of the application and applicable supplements.

Signature: _____ Date Signed: ____ / ____ / ____