



MCGOWAN PROGRAM ADMINISTRATORS

REAL ESTATE AGENTS & BROKERS E&O INSURANCE

Great Coverage! Great Rates!

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Real Estate Brokers & Brokerages
- Independent Real Estate Agents
- Real Estate Firms
- Real Estate Auctioneers

LIMITS/TERRITORY

- Up to \$5MM/Nationwide except in AK, CA, HI, LA & NY

CARRIER

- Navigators Insurance Company and Navigators Specialty Insurance Company (Rated "A" by A.M. Best)

COVERAGE HIGHLIGHTS

- Claims-Made Policy Form
- Incentive for Early Claims Resolution
- Expert Witness Coverage
- Deductible Reduction Included
- 60-Day Extended Claims Reporting Period (After Policy Expiration)
- Unlimited Defense Costs & Expenses
- Broad Definition of "Professional Services"
- Broad Definition of "Insured" (Includes "Spouse" or "Domestic Partner")
- Owned-Property Coverage
- Confidential Risk Management Hotline – Complimentary
- Retiree, Death, or Disability Extended Claims Reporting Period Included
- Choice of Attorney (With Company's Consent)
- 100% Property Management Firms Eligible
- First Dollar Defense Available
- Optional Mortgage Broker Coverage
- Optional Construction Development Coverage
- 2-Year Policy Option for Smaller Real Estate Agents & Agencies (Locks in Price)

POLICIES INCLUDE THE FOLLOWING ADDITIONAL COVERAGES

LIMITS

• Fair Housing Discrimination	• \$250,000 Included (Higher Limits Available)
• Fungi & Bacteria Failure to Disclose Coverage	• \$100,000 (Higher Limits Available)
• Lockbox Coverage (Applies to Bodily Injury & Property Damage)	• Full Policy Limits – Non Deductible
• Open House Coverage (Applies to Bodily Injury & Property Damage)	• Full Policy Limits
• Pollution Failure to Disclose	• Full Policy Limits
• Reimbursement of Expenses for Loss of Earnings	• \$7,500 Per Claim/\$25,000 Per Policy Period
• Disciplinary Actions Defense Costs	• \$25,000 Each Action/\$50,000 Per Policy Period
• Non-Profit D&O Coverage	• \$15,000 Per Claim/\$30,000 Per Policy Period
• Subpoena Expenses	• \$25,000 Per Subpoena
• Reputation Protection Expenses	• \$5,000 Included
• Security Incident – Privacy Data	• \$25,000 Per Incident/\$50,000 Per Policy Period

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