



MCGOWAN PROGRAM ADMINISTRATORS

REAL ESTATE APPRAISERS E&O INSURANCE

Great Coverage! Great Rates!

PROGRAM OVERVIEW

ELIGIBLE CLASSES

- Real Estate Appraisers (Individuals)
- Residential Appraisers (Individuals)
- Commercial Appraisers (Individuals)
- Appraiser Trainees (Individuals)

LIMITS/TERRITORY

- Up to \$1MM/\$2MM/Nationwide except in AK, CA, HI, LA & NY

CARRIER

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

COVERAGE HIGHLIGHTS

- 7-Question Application
- Rates on Application
- Claims-Made Policy Form
- Incentive for Early Claims Resolution
- Expert Witness Coverage
- Deductible Reduction Included
- 60-Day Extended Claims Reporting Period (After Policy Expiration)
- Broad Definition of "Professional Services"
- Prior Acts Coverage (With Proof of Continuous Coverage)
- Confidential Risk Management Hotline – Complimentary
- Retiree, Death, or Disability Extended Claims Reporting Period Included
- Choice of Attorney (With Company's Consent)

POLICIES INCLUDE THE FOLLOWING ADDITIONAL COVERAGES	LIMITS
• Reimbursement of Expenses for Loss of Earnings	• \$7,500 Per Claim/\$25,000 Per Policy Period
• Discrimination	• \$100,000
• Disciplinary Actions Defense Cost	• \$2,500 Each Action/\$25,000 Per Policy Period
• Subpoena Expenses	• \$5,000 Per Subpoena
• Reputation Protection Expenses	• \$5,000 Included

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