



REAL ESTATE AGENTS & BROKERS E&O



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

- Fair Housing Discrimination
- Fungi & Bacteria Failure to Disclosure Coverage
- Lockbox Coverage (Applies to Bodily Injury & Property Damage)
- Open House Coverage (Applies to Bodily Injury & Property Damage)
- Pollution Failure to Disclose
- Reimbursement of Expenses for Loss of Earnings
- Disciplinary Actions Defense Costs
- Non-Profit D&O Coverages
- Subpoena Expenses
- Reputation Protection Expenses
- Security Incident – Privacy Data

LIMITS

- \$250,000 Included (Higher Limits Available)
- \$100,000 (Higher Limits Available)
- Full Policy Limits - Non Deductible
- Full Policy Limits
- Full Policy Limits
- \$7,500 Per Claim/\$25,000 Per Policy Period
- \$25,000 Each Action/\$50,000 Per Policy Period
- \$15,000 Per Claim/\$30,000 Per Policy Period
- \$25,000 Per Subpoena
- \$5,000 Included
- \$25,000 Per Incident/\$50,000 Per Policy Period

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