



ADMITTED POLICY FEATURES

AM Best Rating	AXI, Stable Financial Outlook
Defense In Addition to Limits	AVAILABLE
First Dollar Defense Aggregate	AVAILABLE
Deductible	AVAILABLE
Agent Owned Property Sales	YES
Deductible Reduction	50% reduction* with proof of the following: use of any Home Warranty and Property Inspection and Seller Disclosure and Standard sales contract; OR use of zipForm® Broker Edition Transaction Management System; OR use of Glide Seller Disclosure Software; OR claim settlement within one year from date of reporting *Maximum reduction \$5,000
Fair Housing Discrimination <i>*NEW increased sublimit</i>	Up to \$500,000* policy period sublimit: damages and expense – can purchase higher limits
Lock Box/Open House	Policy limits: bodily injury, property damage
Loss of Earning	\$500/day, \$7500 max per claim, \$25K per year
Pollution Coverage	Policy limits: unintentional nondisclosure
Disciplinary Proceedings	\$25K per claim/\$50K each policy period
Subpoena Assistance	\$25,000 each subpoena
Fungi and Bacteria Sublimit <i>*NEW increased sublimit</i>	Up to \$500,000* included (failure to disclose). Up to \$1M available for additional premium
Reimbursement for Security Incidents	\$25,000 per claim/\$50,000 per policy period
NEW Funds Transfer Coverage	\$35,000 per policy period
NEW Reimbursement for Public Relations Crisis	\$15,000 per claim/\$30,000 policy period
Non-Profit Directors' & Officers' Liability Coverage	\$15,000 per claim/\$30,000 per policy period
Professional Reputation Protection Expenses	\$5000 per policy period
Innocent Insured	Included
Death or Disability Reporting Period Option	FREE Unlimited Extended Reporting Period
Retirement Reporting Period Option	FREE Unlimited Extended Reporting Period - if continuously with Navigators for 5 years by age 65





Professional Services Covered:

- ✓ Real Estate Broker/Agent
- ✓ Leasing Agent
- ✓ Property Manager
- ✓ Appraiser
- ✓ Auctioneer
- ✓ RE Consultant/Counselor
- ✓ Short-term Escrow Agent
- ✓ Notary Public
- ✓ Expert Witness

Can add Mortgage Broker and Business Broker

C.A.R.'s only endorsed insurance broker.



800.939.8088
realcareCAR.com

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