



WHO DO YOU TRUST TO MANAGE YOUR RISK?
MAKE SURE YOU HAVE THE RIGHT POLICY.

manage
YOUR RISK

Real Estate E&O

ADMITTED POLICY FEATURES

AM Best Rating	AXV, Stable Financial Outlook
Contingent BI/PD	\$100,000 for certain eligible risks
Agent-owned Residential 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 claim resolved by mediation or settlement within one year from date of reporting. Maximum reduction \$5000.
Fair Housing Discrimination	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, \$10K Max per claim/\$25K per policy period
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	Up to \$500,000 included (failure to disclose). Up to \$1M available for additional premium
Reimbursement for Security Incident:	\$25,000 per claim/\$50,000 per policy period
Fraudulently Induced Funds Transfer	\$35,000 per policy period - can purchase higher limits
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 certain conditions apply

Professional Services Covered:

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



800.939.8088

realcareCAR.com

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

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