

ERRORS AND OMISSIONS INSURANCE



REAL ESTATE AGENTS AND BROKERS

COVERAGE HIGHLIGHTS

EXCEPTIONAL SOLUTIONS FOR YOUR PROFESSIONAL INSURANCE NEEDS

- CLAIMS MADE POLICY FORM
- FAIR HOUSING DISCRIMINATION - \$250,000 INCLUDED AT NO ADDITIONAL PREMIUM WITH HIGHER LIMIT OPTIONS AVAILABLE
- TWO YEAR POLICY OPTION FOR REAL ESTATE EXPRESS INSURED (EXCEPT IN CA & NY) REINSTATING POLICY LIMITS AND LOCKING IN PREMIUM
- OPEN HOUSE COVERAGE APPLIES TO BODILY INJURY AND PROPERTY DAMAGE - FULL POLICY LIMITS
- 60-DAY CLAIM REPORTING PERIOD AFTER POLICY EXPIRATION
- UNLIMITED CLAIM EXPENSES (EXCEPT IN NY & CA)
- MULTIPLE DEDUCTIBLE REDUCTION OPTIONS
- SUBPOENA ASSISTANCE - \$10,000 PER SUBPOENA
- BROAD DEFINITION OF REAL ESTATE PROFESSIONAL SERVICES
- OWNED PROPERTY COVERAGE
- LIMITS AVAILABLE UP TO \$5,000,000
- OPTIONAL MORTGAGE BROKER COVERAGE
- CONFIDENTIAL RISK MANAGEMENT HOTLINE INCLUDED WITH POLICY
- **NEW!** BUILT IN DEDUCTIBLE WAIVER
- **NEW!** FUNGI & BACTERIA COVERAGE - \$100,000 FAILURE TO DISCLOSE AT NO ADDITIONAL PREMIUM WITH HIGHER LIMIT OPTIONS AVAILABLE
- **NEW!** NON-PROFIT DIRECTORS & OFFICERS COVERAGE - \$15,000 PER CLAIM/\$30,000 PER POLICY PERIOD
- **INCREASED** SECURITY INCIDENT - \$10,000 PER INCIDENT/\$30,000 PER POLICY PERIOD
- RETIREE, DEATH OR DISABILITY EXTENDED REPORTING PERIOD OPTIONS INCLUDED
- LOCKBOX COVERAGE APPLIES TO BODILY INJURY AND PROPERTY DAMAGE - FULL POLICY LIMITS
- DISCIPLINARY ACTIONS - \$10,000 EACH ACTION/\$30,000 PER POLICY PERIOD
- DEFINITION OF INSURED - INCLUDES SPOUSE OR DOMESTIC PARTNER
- CHOICE OF COUNSEL WITH COMPANY'S CONSENT
- POLLUTION COVERAGE - FAILURE TO DISCLOSE - FULL POLICY LIMITS
- OPTIONAL CONSTRUCTION DEVELOPMENT COVERAGE



COVERAGE FEATURES DESCRIBED HEREIN ARE SUMMARIZED. REFER TO THE ACTUAL POLICY FOR A FULL DESCRIPTION OF APPLICABLE TERMS, CONDITIONS, LIMITS AND EXCLUSIONS. ADMITTED COVERAGE IS UNDERWRITTEN BY GREAT AMERICAN ASSURANCE COMPANY, A LICENSED INSURER IN ALL FIFTY STATES AND THE DISTRICT OF COLUMBIA. NOT AVAILABLE IN ALL STATES. GREAT AMERICAN INSURANCE GROUP, 301 E. FOURTH ST., CINCINNATI, OH 45202. © 2013 GREAT AMERICAN INSURANCE COMPANY. ALL RIGHTS RESERVED. 2802-PLD (11/13)



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