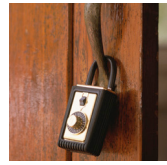


# Schinnerer's TOP 7 FEATURES OF THE NEW Real Estate E&O Policy



## WE UNDERSTAND REAL ESTATE FIRMS

Our knowledge of the evolving real estate market helps us to anticipate your client's needs and we have crafted a policy that provides state of the art coverage in this changing real estate market. Schinnerer's new policy form offers the best mix of features and innovative coverages to protect real estate professionals from E&O claims.

## NEW FEATURES

- 1 MOLD COVERAGE:** Covered up to policy limits, with a maximum limit of \$1,000,000.
- 2 DISCRIMINATION COVERAGE:** \$250,000 sublimit included at no additional premium. Additional sublimits available.
- 3 LOCKBOX COVERAGE:** Bodily Injury and Property Damage is covered up to the full policy limits for lockbox claims.
- 4 FREE EXTENDED REPORTING PERIOD COVERAGE:** Free tail coverage provided for death, disability or retirement when an insured has maintained 5 years of continuous coverage.
- 5 PRIVACY RESPONSE COVERAGE:** Up to \$20,000 for expenses incurred by the insured due to a security breach.
- 6 100% OWNED PROPERTY MANAGEMENT:** Coverage is afforded to insureds who manage properties in which they maintain up to a 100% ownership interest.
- 7 PUBLIC RELATIONS COVERAGE:** We will reimburse you up to \$50,000 per policy period to hire a public relations firm to restore your reputation and good standing should the need arise.

## THE SPECS

**Availability:** In all states except CA, LA, MD, and NY.

**Minimum premium:** \$500

**Minimum deductible:** \$1,000

**Limits:** Up to \$5 million

**Coverage:** Admitted, with an A rated carrier

## WHO IS IT FOR?

- AGENTS AND BROKERS
- APPRAISERS
- AUCTIONEERS
- COMMERCIAL PROFESSIONALS
- LEASING AGENTS
- MORTGAGE BROKERS
- PROPERTY MANAGERS



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