



# E&O INSURANCE SOLUTIONS FOR REALTORS®

BROUGHT TO YOU BY

Victor O. Schinnerer & Company and  
the National Association of REALTORS®

Victor O. Schinnerer & Company, Inc. and the National Association of REALTORS® have partnered under the REALTOR Benefits® Program to provide a first-class errors and omissions (E&O) insurance program for REALTORS®. Several premium credits are available, as allowed by state law, including a credit for being an NAR member, holding select NAR designations, continuing education, use of standard contracts, use of home warranties, risk management programs, etc. Additionally, a longevity credit is available for firms that have been insured with Schinnerer for three years. An additional longevity credit is available after reaching the five-year mark.

## ABOUT SCHINNERER

When it comes to the real estate industry, an outsider's view doesn't cut it. When our real estate underwriters are evaluating your risks, they see your transactions as clearly as you do. Since 1983, through all types of economic conditions, Schinnerer has underwritten real estate E&O insurance for real estate agencies of all types and specialties. Our insurance coverage supports a broad range of real estate specialties, such as residential agents, commercial agents, farm and land agents, property management, sales and management of owned property, appraisals, sale of property constructed or developed by a related entity, auctioneers, and short term escrow agents.

The program offers coverage for firms and individual agents, as described below.

- The broker/firm policy covers the broker-owner, other brokers on staff, agents on staff, personal assistants, and employees and independent contractors who perform real estate services on behalf of the firm.
- The individual agent policy is transferable, allowing an agent to maintain coverage when moving from firm to firm.

Coverage is available in all 50 states, the District of Columbia, Puerto Rico, and the U.S. Virgin Islands.

Premium rates are filed with the department of insurance in each state and are competitive in the marketplace. Rates vary, based on the type of coverage needed. The program offers a wide range of deductibles and claim limits.

## MANAGING RISK

Your Schinnerer Real Estate E&O policy comes with important risk management resources to help you manage your exposures. You receive access to timely newsletters to keep you ahead of emerging risks, claims studies to help you avoid common mistakes, and attorney-led webinars addressing various topics pertinent to the real estate industry.

## CLAIMS

Even with the best training and controls in place, mistakes can happen. You can't possibly control everything your agents do and say all the time. Worse still, frivolous claims can be made against your agency. Grounded or not, any claim has the potential to cost you time and money to defend – that is where Schinnerer comes in.

If you have a claim, your claim will be handled by dedicated real estate claims specialists and attorneys across the country that specialize in real estate claims litigation.

We even offer free pre-claims assistance to help prevent an issue from becoming a claim. Typical claims brought against real estate professionals:

- Negligence
- Misrepresentation
- Fraud/intentional acts/misconduct
- Breach of contract
- Breach of fiduciary duty
- Civil rights/fair housing

## GET A QUOTE

### 1 FILL OUT AN APPLICATION

To get a quote for real estate E&O insurance, visit [www.schinnerer.com/NAR](http://www.schinnerer.com/NAR) and complete an application. Be sure to note that you are an NAR member by including your NRDS ID on the application.

### 2 SUBMIT THE APPLICATION TO YOUR INSURANCE AGENT/BROKER

Send your completed application to your insurance agent/broker. If you do not have an agent or broker contact Schinnerer at (888) 429-6638 or [vos.RealEstate@Schinnerer.com](mailto:vos.RealEstate@Schinnerer.com) and we can help you find an insurance agent or broker near you.

### 3 YOUR INSURANCE AGENT/BROKER WILL CONTACT YOU WITH A QUOTE.

Need assistance? Contact the Real Estate E&O department at (888) 429-6638 or [vos.RealEstate@Schinnerer.com](mailto:vos.RealEstate@Schinnerer.com) or visit [www.schinnerer.com/NAR](http://www.schinnerer.com/NAR) for more information.



Victor O. Schinnerer & Co., Inc. | Two Wisconsin Circle | Chevy Chase, MD 20815  
Phone: 301-961-9800 | Fax: 301-951-5444 | [www.Schinnerer.com](http://www.Schinnerer.com) | [vos.info@Schinnerer.com](mailto:vos.info@Schinnerer.com)

This information is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the policy described. Nothing contained herein should be construed as an acknowledgement by Schinnerer that a given situation may be covered under a particular policy.  
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