



# Shield Your Franchise Brand

Protect your franchise real estate office and brand reputation with E&O insurance from Victor O. Schinnerer & Company, the NATIONAL ASSOCIATION OF REALTORS® recommended provider of errors and omissions insurance through the REALTOR Benefits® Program. You qualify for special rates as an NAR member.

Franchise real estate brokerages have the same E&O risks as independent firms, but they do have one unique risk – their franchise brand and reputation. This reality makes protecting your well-known brand all the more important.

In between listings, offers, counter offers, open houses, inspections, appraisals and closings, a lot can happen. Add to that, the number of agents working for your franchise real estate office and you have a constant buzz of activity. You help people realize the dream of homeownership every day under the banner of the strong franchise brand you chose to partner with.

You and your agents understand the importance of personal brand building and your decision to partner with a franchise brokerage is the cornerstone of that effort. Your strong franchise brand reputation is what draws new agents to join your office, because it provides instant name recognition for their clients.

Most importantly, your brand is a promise to your customers and when something goes awry in a real estate transaction, your well-established brand can come under attack in the public.

# Top 6 Franchise Brokerage Risks



Reputation



Perception of deep pockets



Diverse services



Cyber attacks



Employment practices



Mergers & acquisitions

Your franchise real estate office is understood and protected with E&O insurance from Schinnerer. In addition to protecting your office against common errors & omissions, your Schinnerer E&O policy can cover a myriad of perils to help you maintain or restore your franchise reputation.

- **REPUTATION.** You can hire a public relations firm to help walk you through a public incident. Your Schinnerer E&O insurance policy will cover up to \$15,000 per claim on this type of service.
- **PERCEPTION OF DEEP POCKETS.** Your well-known brand name means a dissatisfied client may perceive you as having deep pockets and may try to sue your office and the franchise itself. Your Schinnerer E&O insurance policy covers the franchisee and the franchise without any additional cost or paperwork.
- **DIVERSE SERVICES.** Your franchise office may do more than residential sales. Maybe you also do commercial sales, leasing, and property management. The good news is, nearly any service you provide as a real estate professional is automatically covered in your Schinnerer E&O insurance policy.
- **CYBER ATTACKS.** There are few things as damaging to a franchise brand as a cyberattack and subsequent media attention. Think about all the personal and financial information your agents have on file for their clients. Think about your agents' use of laptops, mobile devices, and email. They are all an attractive target for hackers. Schinnerer offers a Cyber Protection Package that can react to a cyber attack of nearly any size and scope.
- **EMPLOYMENT PRACTICES.** With many agents under the franchise banner, your Schinnerer E&O insurance policy can protect your franchise office in the form of employment practices coverage that defends against claims including wrongful termination, wrongful discipline, employment-related libel or slander and employment-related misrepresentation (200 or less employees).
- **MERGERS & ACQUISITIONS.** Mergers or acquisitions can present unknown risks that lead to E&O claims. Schinnerer can help you identify and manage these risks before a merger or acquisition and it's easy to add newly acquired entities to your existing Schinnerer E&O insurance policy.

# Shield Your Brand Today

Get started today with a quote from Victor O. Schinnerer & Company. Quotes are available through your own insurance broker or you can contact us directly to get started.

The Schinnerer program is available in all 50 states. You have two options to get a quote:

- Ask your current insurance broker to contact us at [vos.realestate@schinnerer.com](mailto:vos.realestate@schinnerer.com) or (301) 961-9800.
- Contact Victor O. Schinnerer & Company to get started (888) 429-6638  
[vos.realestate@schinnerer.com](mailto:vos.realestate@schinnerer.com)  
[www.schinnerer.com/NAR](http://www.schinnerer.com/NAR)



You may not recognize Victor O. Schinnerer & Company as a household name, but trust us, we've been busy working behind the scenes for more than 35 years to protect franchise real estate offices like yours. We are proud to call many franchise offices longtime clients.

Here's a few more things you should know about us:

- Schinnerer is a REALTOR Benefits® Program partner and we provide E&O insurance to NAR members at special members-only pricing. We are the National Association of REALTORS® only recommended provider of E&O insurance. You can find out more about our partnership with NAR at [www.NAR.realtor](http://www.NAR.realtor).
- Schinnerer is an underwriting manager which means we take great care and pride in evaluating your risks to design custom insurance solutions based on your unique exposures. We also manage the underwriting for our carrier partner, CNA. The insurance policy you receive from Schinnerer will be backed by CNA and they will handle any claims you may have. CNA claims handling has an outstanding reputation. You can take comfort knowing Schinnerer has underwritten your risk expertly and CNA will handle your claims expertly. Learn more about CNA at [www.cna.com](http://www.cna.com).
- Your account is underwritten by underwriters who focus exclusively on real estate brokerages. To address new and emerging risks in the industry, they stay as up-to-date on real estate trends as you do.
- The Schinnerer program is available in all 50 states. You have two options to get a quote:
  1. Ask your current insurance broker to contact us at [vos.realestate@schinnerer.com](mailto:vos.realestate@schinnerer.com) or (301) 961-9800.
  2. Contact Victor O. Schinnerer & Company directly to get started.

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