



1200 E. Glen Avenue, Peoria Heights, IL 61616-5348
pearlinsurance.com



The Same Great E&O Policy You Trust From Pearl Insurance —Now With Lower Rates!

With Pearl Insurance's Instant Quote process, you're receiving incredible coverage from Pearl Insurance and XL Catlin, issued by email in 48 hours or less! Your policy will still include all of the valuable features of our trusted E&O policy:

- **Subpoena Assistance:** No-cost legal assistance for when you are not party to the claim
- **Free 3-Year Extended Reporting Period:** New policy provides free 3-year tail for death, disability, or retirement when insured with us for 4 years
- **Network & Privacy:** Get protection if private client information is lost or stolen from your networks and more—built into the policy!
- **Not-For-Profit D&O:** Exclusive to Pearl Insurance. Get Directors & Officers (D&O) Liability Insurance protection for not-for-profit activities
- **Exclusive Risk Management Materials:** Access to seminars, webinars, case studies, and other materials only available to Pearl Insurance's Real Estate Professionals Risk Purchasing Group Association
- **Open House Property Damage Coverage Option**
- **Agent-Owned Property:** Get immediate coverage—no waiting period applies!
- **Early Claims Resolution:** Provides deductible reduction for defense and damages when a claim is closed within 12 months

Plus, our Instant Quote policy now offers premiums for **less than \$500 per year!**

To get started:

1. Complete and sign your application
2. Mail the following items to the address at the top of this page, or fax them to **866.817.9009**
 - a. Your application
 - b. Quote Acceptance form
 - c. If you currently carry Errors and Omissions Insurance, your current **declarations** page*
3. And then receive your policy by email in 48 hours!

For more information, contact an E&O Specialist today:
pearlinsurance.com | **800.447.4982**

*Policy effective and retroactive dates are subject to verification by Pearl Insurance. We will use your existing effective date and retroactive date if you apply prior to your effective date and remit payment within 14 days of that date.

Instant Quote Real Estate E&O Insurance Application CALIFORNIA

Company Providing Coverage: Greenwich Insurance Company

Notice: This is an application for a policy that contains "Claims-made" liability protection. Coverage for prior acts and claims made after termination of this policy may be restricted. Please read the policy carefully.

Firm Name: _____

Principal Broker: _____

Street Address: _____

Mailing Address: _____

City: _____ State: _____ Zip Code: _____

Phone Number: _____ E-mail & Website: _____

***To be eligible for a binding quote, your responses to questions 1 through 5 must be "NO".
If you answered "YES" to any of questions 1 through 5, you may still qualify for our Instant Quote pricing.***

Please call 800-289-8170 or email EOQuote@pearlinsurance.com and a representative will assist you.

1. Did the firm derive more than \$250,000 in gross commission income during the past 12 months? Yes No
- 1 (a) Does the firm project deriving more than \$250,000 in gross commission income during the next 12 months? Yes No
2. Does the firm provide services involving commercial real estate sales, property management, real estate construction development, appraisals, mortgage brokering or business brokering? Yes No
3. Does any client represent more than 25% of the applicant's annual income? Yes No
4. During the past 5 years, have any errors and omissions claims been made against the applicant, or any of their past or present principals, partners, directors, officers, or other professionals? Yes No

5. After inquiry, does the applicant, or any principals, partners, directors, officers or other professionals have knowledge or information of any circumstance or incident, or any allegation or contention of any incident, which may result in any claim being made against them? Yes No
6. Does the firm currently maintain real estate errors and omissions insurance? If yes, please remit a copy of your current Declarations page and Endorsements. Yes No

** Select your coverage below and remit all applicable premiums. Premium must be mailed to us within 2 weeks.
 ** Coverage is not applicable in all states.

Desired Effective Date: ____/____/____

Limits of Liability	Annual Premiums			
	\$1,000 Deductible	\$1,500 Deductible	\$2,500 Deductible	\$5,000 Deductible
\$100,000 / \$300,000	\$605	\$565	\$535	\$440
\$250,000 / \$250,000	\$640	\$600	\$570	\$475
\$500,000 / \$500,000	\$710	\$670	\$645	\$545
\$1,000,000 / \$1,000,000	\$790	\$750	\$725	\$625

APPLICANT FRAUD WARNINGS

NOTICE TO CALIFORNIA APPLICANTS: Any person who knowingly and willfully presents false information in an application for insurance may be guilty of insurance fraud and subject to fines and confinement in prison.

DISCLAIMER AND AUTHORIZATION

The applicant represents that the above statements and facts are true and that no material facts have been suppressed or misstated. **Completion of this form does not bind coverage.** Applicant's acceptance of the Company's quotation is required prior to binding coverage and policy issuance. The applicant accepts notice that they are required to provide written notification to the Company of any changes to this application that may occur between the signature date below and any proposed effective date. All written statements and materials furnished to the Company in conjunction with this application are hereby incorporated by reference into this application and made a part hereof.

Applicant: _____ Title: _____

Applicant's Signature: _____ Date: _____

Broker/Owner Name: _____

The applicant's signature will authorize Pearl Insurance to fax the quotation and other policy information to the fax number listed on Page 1 unless otherwise noted. No, do not fax.

Quote Acceptance

COVERAGE AMOUNT

Please check the box that corresponds with your desired coverage.

LIMITS OF LIABILITY	DEDUCTIBLE			
	\$1,000	\$1,500	\$2,500	\$5,000
\$100,000/\$300,000	<input type="radio"/> \$605	<input type="radio"/> \$565	<input type="radio"/> \$535	<input type="radio"/> \$440
\$250,000/\$250,000	<input type="radio"/> \$640	<input type="radio"/> \$600	<input type="radio"/> \$570	<input type="radio"/> \$475
\$500,000/\$500,000	<input type="radio"/> \$710	<input type="radio"/> \$670	<input type="radio"/> \$645	<input type="radio"/> \$545
\$1,000,000/\$1,000,000	<input type="radio"/> \$790	<input type="radio"/> \$750	<input type="radio"/> \$725	<input type="radio"/> \$625

COVERAGE PAYMENT

Subtotal (Enter amount chosen above)	\$
Membership Fee	\$75
TOTAL	\$

By purchasing this insurance coverage, you become a member of the Real Estate Professionals Risk Purchasing Group Association (REPRPGA). The \$75 membership fee gives you access to informative articles, risk manager newsletters, risk management seminars, and more.

Please return this form and your completed Quick Quote Real Estate E&O Insurance Application to Pearl Insurance. Your payment must be remitted within 2 weeks of the date we receive your application.

Signature: _____ Date: _____

Payment Instructions

In order to receive coverage through our Instant Quote process, you must remit your payment within 2 weeks of the date we receive your application. Please see the Quote Acceptance page to determine the total amount you owe.

CHECK PAYMENT

If you are **paying by check**, please mail your materials to:

Pearl Insurance
1200 E. Glen Ave.
Peoria Heights, IL 61616

ONLINE PAYMENT

You may also take advantage of our safe, fast, and convenient **online payment option** at **secure.pearlonlinepay.com** by following the steps below:

1. In the address (URL) line of your browser, type **secure.pearlonlinepay.com**.
Do not use a search engine to access this payment site
2. Choose your line of business
3. Enter your unique Pearl ID: Starts with 1- (see email subject line or contact a Pearl Insurance representative)
4. When prompted, enter the tracking ID code: XL01
5. Follow the remaining prompts to enter the required billing and payment information
6. For your records, a confirmation receipt will be emailed to you immediately upon successful completion of your transaction

If you need assistance or would like more information, contact your Pearl Insurance representative:
pearlinsurance.com | 800.447.4982