



Real Estate Errors & Omissions POLICY CHECKLIST



DOES YOUR E&O PROVIDER:

Provide Public Relations Advisory Services for qualifying events with no applicable deductible (for \$15,000 per event, \$50,000 per policy period)?

PEARL INSURANCE

YOUR PROVIDER



Cover Environmental Failure to Advise up to **full policy limits** (including pollutants, asbestos, lead, and radon)?



Cover the Sale of Agent-Owned Residential Properties **With No Waiting Period?**



Offer Lockbox coverage (all types of lockboxes) to **full policy limits** (deductible does not apply)



Include an Automatic Fair Housing Discrimination sub-limit of \$250,000 for claims **and damages** (with up to \$1,000,000 available)?



Have an "A" rating or better by the leading financial rating agencies?



Cover Real Estate Agents, Brokers, Leasing Agents, Property Managers, Auctioneers, Appraisers, Consultants, Short-Term Escrow Agents, Referral Agents, Franchise Corporations, **Employees** of Independent Contractors, and Notary Publics?



Include Defense Outside the Limits?



Offer a Liberalization Clause providing current insureds with automatic coverage for policy enhancements (if no premium is applicable)?



Include Innocent Partner Coverage for fraud and late reporting?



Includes coverage for Subpoena Assistance at no cost to insured?



Cover services via the Insured's Internet, email, telecommunications, and other similar systems?



Include a Mold Endorsement with **increased limits?**



Provide **FREE** 3-year Extended Reporting Period for death, disability, or retirement?



Give you Network & Privacy coverage with a \$25,000 sublimit?



Include Early Claim Resolution for defense **and** damages—a 50% deductible reduction (up to \$5,000 per policy period)?



Cover Open House Property Damage up to **full policy limits?**



Offer optional coverages such as Property Management BI/PD, Construction Development Coverage Endorsement, and Business Opportunity Coverage Endorsement?



Includes Personal Injury Coverage?



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