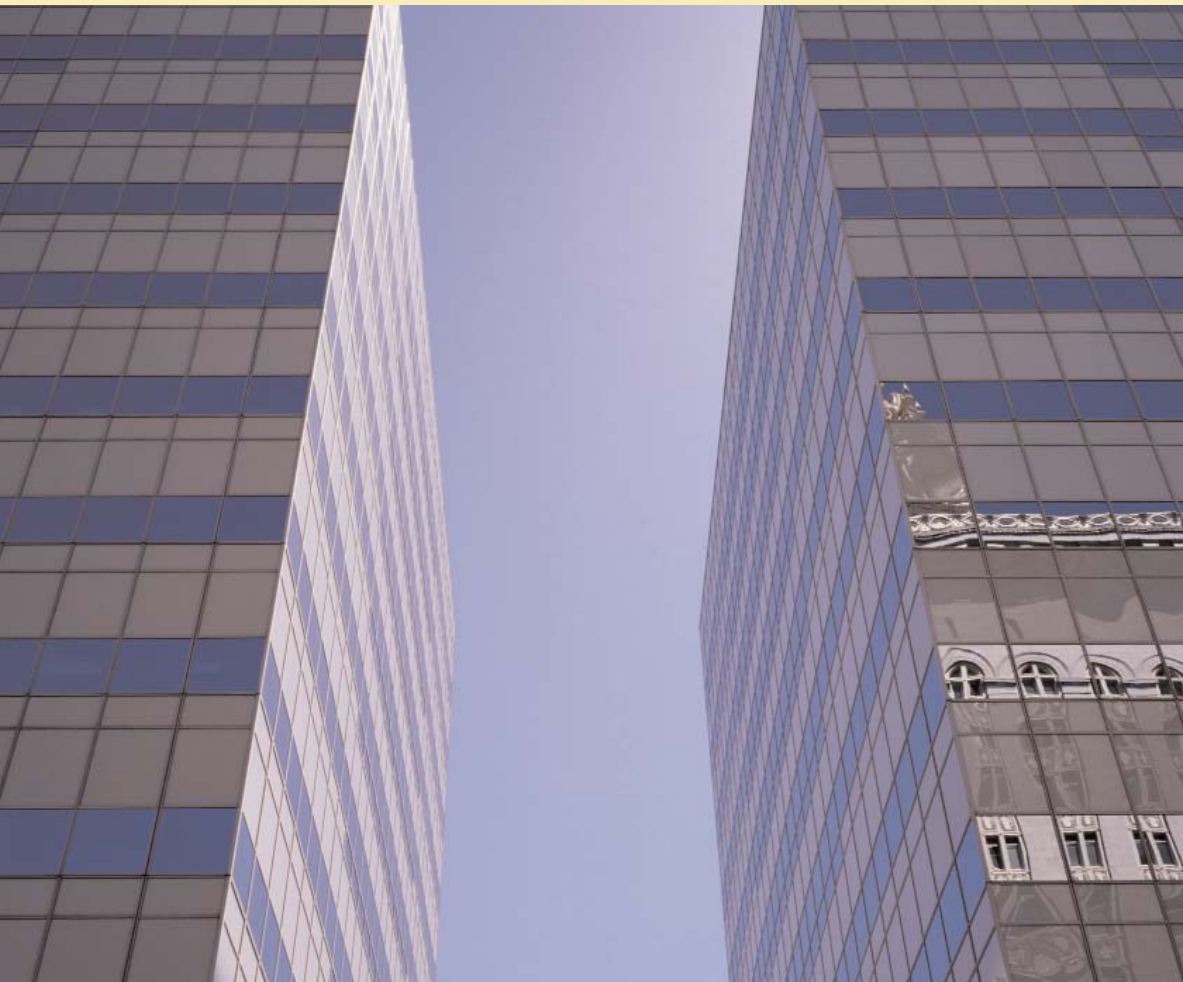




Setting the Standard Realty Choice™ for Real Estate Professionals



Setting the Standard

A lot goes into the buying and selling of a property, whether it's your client's first home or a large commercial transaction. As a real estate professional, you set the standard with a high level of service and expertise. But occasionally, something goes wrong. That's where Realty Choice™ errors and omissions insurance from CNA and Schinnerer steps in.

Vital on-the-job protection.

E&O is critical insurance for active professionals. Think of it as your business security blanket. If a dissatisfied client—or even a party to one of your transactions—brings a lawsuit alleging a mistake on your part, your E&O policy will pay your defense costs and damages, up to the policy limits on a covered claim. What's covered? Most of your activities as a real estate professional: selling a house, appraising a structure and other activities that fall under your professional scope. Coverage this important can't be ignored—or left to just anyone.

Choose the industry standard: CNA and Schinnerer.

For over 20 years, Schinnerer has been working with real estate professionals. Our underwriters understand your business—because that's all they do. And if you have a claim, you'll be working with CNA claims experts, dedicated exclusively to Real Estate E&O claims. Why trust anyone else?

Great coverage is just the beginning.

Every policy comes with enhanced claims services, including a toll-free hotline to discuss potential issues with a claims analyst—before they become claims. When possibility becomes reality, we'll appoint one of our veteran claims attorneys to defend you. To help make this a rare occurrence, we will update you quarterly with important risk management information.



Coverage highlights

Set your sights high with coverage crafted by the E&O experts and packaged with services you won't find anywhere else.

Broad professional coverage: It's a good thing.

All our Realty Choice policies provide broad coverage for industry-specific exposures. But what does that really mean? It means our coverage is wide-reaching. It means that it's designed to give you more complete protection. It means peace of mind. We cover the risks you face every day, and offer optional coverage for claims concerning, environmental hazards, fair housing/discrimination and personal injury.

Stability, longevity and commitment.

These are the things you expect from your insurance company. And that's what we deliver. CNA is a name you can trust to be there for you when you have a claim—now and into the future. We're committed to serving you for the long run.

Flexible enough to meet your needs.

Whether you're a one-person firm or a large commercial operation, we have a Realty Choice policy to fit you. Real estate agents, appraisers, property managers, auctioneers and consultants all fit into our program. We're also increasing our value to you by expanding into property and casualty packages to fill your most basic insurance needs.

Risk management comes standard.

We believe that good risk management is the key to good business. As a policyholder, you'll receive our quarterly e-newsletter, *Risk Management Reporter*, to keep you up-to-date on the trends we're seeing. In addition, you'll be able to browse our online library of articles, claims information and war stories. You'll learn from our experience.



Set a new standard.

Choose Realty Choice™ E&O from CNA and Schinnerer. Flexible coverage, industry experience and exclusive extras are just the beginning. For us, they're the standard. Please have your broker call us. For a broker near you, call Schinnerer at 301-961-9800.

For more information on the Realty Choice program for real estate professionals, call your independent agent or broker or:

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