

# WHY DO I NEED INSURANCE?

## MISTAKES HAPPEN



Every company makes a mistake at some point because you can't be everywhere all the time. Errors and Omissions coverage insures not only your mistakes, but the mistakes of any employees or independent contractors you hire.

## COMPLEX TRANSACTIONS



Real estate transactions are becoming increasingly complex and any lawsuit, even frivolous, can cost your firm time and money. Now, more than ever, it is critical that all real estate professionals carry E&O insurance from a reputable carrier. In fact, if you are a franchisee of a major real estate company, carrying E&O insurance is a requirement.

## IT CAN COST YOU YOUR BUSINESS



If you are ever sued and a judgment is awarded or a settlement is reached, defense costs and payouts could reach hundreds of thousands of dollars. Without proper coverage, you could be responsible for these costs. E&O insurance covers these costs to protect you, your sales associates, your reputation, and your business finances.



## YOUR SOLUTION? REAL ESTATE E&O FROM SCHINNERER

When it comes to providing insurance for real estate professionals, Schinnerer brings a lot to the table. Our length of experience has led us to develop Realty Choice, a program designed to meet the needs of a diverse industry. Realty Choice will protect you from E&O claims. First, we'll aim to prevent them through tried and true risk management practices. Second, if you do have a claim, take comfort knowing a real estate dedicated claims specialist will be handling it.

