

Select E&O

for ID, RI, VI and PR

Policy Highlights

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- Limits:** Up to \$5 million
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- Minimum Premium:** \$625
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- Target Risks/Classes:** Independently owned and operated real estate firms providing third party services.
Difficult Risks or Classes: Development, construction and construction management
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- Program Features:**
- Coverage for firms engaged in residential sales, property management, consulting, appraisals, auctioneering and mortgage brokering
 - Coverage is available to firms engaged in commercial sales and/or leasing with up to \$2.5 million in gross commission income
 - Broad coverage for professional services associated with the real estate industry, including:
 - Personal injury
 - Lockbox liability
 - Sale of an agent's primary and/or secondary residence
 - Optional coverage for fair housing and environmental hazards
 - First dollar defense option
 - Premium credits for favorable claims experience and participation in loss prevention and risk management programs
 - Deductible credits for use of mediation
 - Local claims service provided by Real Estate E&O claims specialists
 - Claims expenses in addition to the limit of liability
 - Risk management extras included at no charge, including pre-claims assistance and a quarterly newsletter

For over twenty years, Realty Choice™ has provided real estate errors and omissions insurance to all disciplines in the real estate industry. Real estate agents and brokers, property managers, leasing agents, mortgage brokers, appraisers and auctioneers can all get coverage specifically designed to cover a wide spectrum of real estate services.

The Select program is designed for the small and mid-sized market segment of the real estate industry and provides professional liability coverage for agencies transacting a variety of residential and commercial real estate services.

Available only through independent agents and brokers.