



NORMAN·SPENCER

Real Estate E&O



Norman-Spencer's Errors & Omissions program is designed to address the specific needs of real estate firms—from the smallest to the largest. The program provides one of the most comprehensive policy coverage forms available in the market today.

#### Coverage Highlights:

- » Deductibles from \$1,000
- » Broad Definition of Professional Services
- » Claim Expenses in Addition to Limits of Liability
- » Open House Coverage
- » Lock-box Coverage to Full Policy Limits
- » Environmental Hazards to Full Policy Limits
- » Discrimination Defense to Full Policy Limits
- » Subpoena Assistance Coverage
- » Public Relations/Crisis Event Coverage
- » Security Incident Coverage
- » A.M. Best "A" Rated Carrier
- » Open House to Full Policy limits
- » Property Management Owned by an Insured up to 100%

#### Program Features:

- » Automatic Renewal Option
  - » Lock-In Renewal Premium, Certain Restrictions Apply
- » Instant Rater Application
- » Contingent Bodily Injury/Property Damage Coverage Added to Every Policy

#### Available Endorsements:

- » Aggregate Deductible
- » Choice of Council
- » Ownership Interest
- » Mold, Mildew or Fungus Endorsement

The above Coverage Highlights are only intended to demonstrate the features of the program. The terms and conditions of the highlighted coverage are contained only in the actual coverage forms of the policy. Some features may vary by state, therefore, you should confirm with the underwriter as to which features may or may not apply.

Call or email to learn more about our Real Estate program.

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