

Hanover Professional and Executive Lines

# Home inspectors errors and omissions capabilities overview

The Hanover offers an exclusive Home Inspectors Errors & Omissions Insurance Program through the Norman-Spencer Risk Purchasing Group. Building on more than 25 years of experience writing coverage for home inspectors, Norman-Spencer provides tailored, admitted coverage for home inspectors nationwide.

We offer several options for expanded Errors & Omissions (E&O) protection, such as:

- 203(k) inspection and consulting
- Bulkhead, seawall or dock inspection
- Draw inspection
- Exterior insulation finishing systems and stucco inspection
- Indoor air quality inspection
- Lead paint inspection
- Mold inspection
- Oil tank sweep
- Pool or spa inspection
- Septic and sewer system inspection
- Termite and wood destroying insects/organisms inspection
- Unmanned aircraft inspection
- Water well inspection
- Wind mitigation
- Bodily injury
- Property damage
- Energy audit inspection
- Green building inspection
- Infrared thermography inspection
- Radon inspection
- Rodent inspection

Home Inspector E&O policy highlights include:

- Built-in general liability
- Built-in third-party and first-party cyber privacy and security liability
- Built-in death/disability and retirement extended reporting period
- Limits of liability ranging from \$100,000 to \$2,000,000 with deductibles as low as \$1,000
- Vanishing deductible
- Pre-claim assistance
- Subpoena assistance
- Crisis event/reputation event
- Privacy and security coverage
- Personal injury coverage
- Disciplinary proceedings
- Workplace violence counseling
- Emergency web hosting
- Nonprofit directors and officer's expense

## Learn more

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Please refer to the actual policy issued for complete details of coverage and exclusions. For more information about The Hanover visit our website at [www.hanover.com](http://www.hanover.com).

#### **IMPORTANT NOTICE REGARDING RISK PURCHASING GROUPS**

Disclosure Pursuant to Federal Law Regarding Purchasing Groups [15 U.S.C. SEC. 3901, et seq] The Norman-Spencer Risk Purchasing Group is a "Purchasing Group", as defined under Federal law, formed to purchase liability insurance on a group basis for its Members to cover the similar or related liability exposure(s) to which the Members of the Purchasing Group are exposed by virtue of their related, similar, or common businesses or services. Members do not share limits and each member is provided with its own policy and/or evidence of insurance.

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