

Hanover Professional and Executive Lines

Title agents errors and omissions capabilities overview

The Hanover and Norman-Spencer serve the title industry by providing leading errors and omissions coverage for title agents. Available nationwide, the Title Agents E&O Program offers competitive pricing and exclusive coverage that can be tailored to address each client's unique needs.

Coverage highlights

- "A" (Excellent) Rating by AM Best
- Claims made and reported policy form
- Duty to defend
- Full consent to settle (no "hammer" clause)
- Pre-Claim assistance
- Disciplinary proceedings
 - \$25,000 supplemental limit
- Consumer Financial Protection Bureau defense
 - \$250,000 supplemental limit
- Employee dishonest acts
 - \$50,000 supplemental limit
- Loss of earnings and expense reimbursement
 - \$500/day/insured subject to \$10,000 aggregate supplemental limit
- Available option for theft of funds
 - \$25,000, \$50,000 or \$100,000
- Deductible reduction for early claim settlement or settlement via mediation
- Multiple ERP options, including unlimited



Eligible exposures

- Title insurance agent
- Title abstractor, title searcher
- Escrow agent
- Closing agent
- Settlement agent
- Notary public
- Public records searcher (including UCC searches)
- Corporate document searcher
- Flood zone certifications
- Witness closer, mobile closer or signing agent

A total account solution

The Hanover's offering isn't limited to E&O. We can also help protect your business with commercial property, auto, workers' compensation, and umbrella coverage. By combining all your commercial insurance policies with The Hanover, you'll benefit from total account solutions and services.

The Hanover advantage

With the deep industry experience of The Hanover behind you, there's no need to worry if you are adequately protected. Instead, you'll be able to devote your time to managing and growing your business.

Additional benefits include:

- Tailored coverage at a competitive price
- An experienced claims team that understands the complexities of title agents' E&O claims, and is deeply committed to deliver exceptionally responsive and personalized service
- Available countrywide, excluding AK and HI

Learn more

About the title agents errors and omissions program by contacting your Hanover representative or Kristye DeStout at Norman-Spencer:

Kristye DeStout

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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.

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