

## HOME INSPECTORS ERRORS &amp; OMISSIONS (E&amp;O) LIABILITY INSURANCE



**JUST ONE OVERSIGHT CAN PROMPT A LAWSUIT.  
PROTECT YOUR BUSINESS AND REPUTATION.**

#### WIDE COVERAGE AND SERVICES UNDER ONE ROOF

- Underwriters who specialize in home inspection
- Accessible risk management assistance
- Competitive pricing for a broad range of benefits and options

As a professional home inspector, you play a critical role in the home purchase process. Prospective homebuyers rely heavily on your expertise.

But even if you're the most seasoned professional conducting several hundred inspections per year, oversights can happen. Putting you at risk for potential lawsuits. That's why E&O liability insurance from The Hartford is a smart investment.

#### CUSTOM-BUILT PROTECTION

The Hartford offers protection for residential home inspectors that's customized to meet the specific needs of your business. Making it easier than ever to get the right coverage at the right price, while reducing your risks.

#### A STRONG FOUNDATION

With a 200-year history behind it, The Hartford now serves over 1,000,000 small business customers. Be one of them.

**Prepare. Protect. Prevail.<sup>SM</sup>**

continued



### SOLID PROTECTION SUPPORTED BY SPECIALIZED UNDERWRITING

Benefits to you include:

- Competitive pricing
- Completely seamless with your Hartford Business Owner's Policy
- The Hartford's **Admitted Carrier** status
- No membership fees
- In-house Claims department means strong, prompt customer service

Your policy can cover any or all of the following options:

- Radon inspection
- Termite inspection
- Premises liability
- Mold inspections
- Infrared thermography inspections
- Built-in kitchen appliance inspections
- Exterior insulation finishing systems inspections
- Stucco inspections
- Green building inspections
- Indoor air quality
- Lead paint inspections
- Rodent inspections
- Wind mitigation inspections
- Clear coverage for bodily injury property damage



### ABOUT BNK INSURANCE SERVICES

The Hartford's coverage is offered through BNK Insurance Services,<sup>1</sup> our exclusive program manager. With a wealth of knowledge and a track record of delivering insurance solutions, the BNK team is dedicated to understanding the risks home inspectors face. And providing you with the right protection.

### GET RELIABLE ANSWERS TO YOUR LIABILITY QUESTIONS

Potential liabilities aren't always easy to spot. When in doubt, get reliable legal advice through a confidential risk management hotline: **1-866-HART-PRO**.<sup>2</sup> It's administered by Lewis, Brisbois, Bisgaard & Smith, LLP,<sup>3</sup> a national law practice with long-term experience in pre-suit counseling and problem-solving. And it's available through The Hartford.

### HELP KEEP UNINTENDED ERRORS FROM HURTING YOUR BUSINESS.

Contact BNK Insurance Services at 1-888-337-6259, or email [INFORMATION@BNKINS.COM](mailto:INFORMATION@BNKINS.COM). And visit [BNKINS.COM](http://BNKINS.COM) to submit an application.



Business Insurance  
Employee Benefits  
Auto  
Home

<sup>1</sup> BNK Insurance Services, LLC is not an affiliate of The Hartford

<sup>2</sup> The HART-PRO Hotline may not be available in all states or to all insureds; charges may apply. The HART-PRO Hotline is not part of any policy. Under no circumstances will the availability or use of the HART-PRO Hotline relieve any insured of its obligations under any policy.

<sup>3</sup> Lewis, Brisbois, Bisgaard & Smith, LLP is not an affiliate of The Hartford

This document outlines in general terms coverage that may be afforded under a Hartford policy. All policies must be examined carefully to determine suitability for your needs and to identify any exclusions, limitations or any other terms and conditions that may specifically affect coverage. In the event of a conflict, the terms and conditions of the policy prevail. All Hartford coverage described in this document may be offered by one or more of the property and casualty insurance company subsidiaries of The Hartford Financial Services Group, Inc. Coverage may not be available in all states. All information and representations herein are as of October 2014.

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