

REAL ESTATE ERRORS & OMISSIONS (E&O) LIABILITY INSURANCE



NOW YOU CAN OFFER FLEXIBLE, RELIABLE E&O COVERAGE TO A WIDE RANGE OF REAL ESTATE AGENCIES.

E&O COVERAGE FOR A RANGE OF NEEDS

Real estate firms engaged in:

- Residential brokerage
- Residential land/lot sales
- Farm/ranch sales
- Commercial brokerage
- Commercial land/lot sales
- Leasing agency
- Residential appraisal
- Property management

In today's shifting real estate climate, liability lawsuits are on the rise. Just one mistake can jeopardize your client's career and financial stability – which is why they need E&O liability insurance from The Hartford.

The Hartford offers protection for real estate professionals across a wide range of businesses. And we make it easier than ever to help your customers get the right coverage at the right price, while reducing their risks.

COVERAGE YOU CAN COUNT ON

- Rock-solid coverage with underwriters that specialize in real estate
- Accessible risk management assistance
- Easy, accurate quoting and binding

SUPERIOR UNDERWRITING HELPS YOU PROVIDE SOLID COVERAGE

Through a unique partnership with BNK Insurance Services,¹ The Hartford gives you access to a team of underwriting experts, dedicated to understanding real estate risks.

Benefits include:

- Claims-made and reported coverage form
- Prior act coverage for qualified applicants
- Damages arising from lockbox/keyless entry claims – full limit
- Discrimination – additional limit options available

Prepare. Protect. Prevail.SM

continued



- Environmental hazards, up to full policy limits
- Coverage for the sale of specified agent-owned property
- Coverage for newly acquired entities and predecessor firms
- Protection for innocent insureds
- Spousal and domestic partner coverage
- Disciplinary proceedings defense coverage

Options:

- Mold endorsement – full limit
- First dollar defense coverage
- Split limit options
- Network security and data theft endorsement
- Deductible waiver endorsement
- Open house coverage – full limit
- Contingent BI/PD endorsement
- Construction/development endorsement
- Residential ownership endorsement
- Enhanced ownership interest coverage

Terms & Limits:

- Capacity – \$5 million
- Minimum premium – \$600
- Minimum deductible – \$1,000

EFFORTLESS QUOTING, THANKS TO AN INTUITIVE PLATFORM

Our advanced online quoting platform, BiiNK, makes quoting, binding and policy issuance easier than ever – for you as well as your clients.

Reduce quoting time to minutes for qualified accounts with:

- Up to \$250,000 gross commission income
- 100% of services performed are residential real estate sales
- No claims in the past five years



ABOUT BNK INSURANCE SERVICES

This coverage is offered through BNK Insurance Services, our exclusive program manager. The BNK team is dedicated to understanding real estate risks, with a wealth of knowledge and a track record of delivering insurance solutions. Most important, BNK is a company that can deliver the personal service you value.

A LEGAL HOTLINE THAT HELPS CUSTOMERS REDUCE RISK

A crucial way to protect your customers is to help them understand where they're professionally liable. And reduce their risk potential. To that end, we offer a confidential, toll-free risk management hotline: **1-866-HART-PRO**.² It's administered by Lewis, Brisbois, Bisgaard & Smith, LLP,³ a national law practice with long-term experience in pre-suit counseling and problem-solving.

LEARN MORE ABOUT E&O COVERAGE FROM THE HARTFORD TODAY.

Contact BNK Insurance Services at **888-337-6259**, or email **INFORMATION@BNKINS.COM**. And visit **BNKINS.COM** to submit an application.

¹ BNK Insurance Services, LLC is not an affiliate of The Hartford.

² 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.

³ 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 September 2014.

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THE HARTFORD

Business Insurance
Employee Benefits
Auto
Home