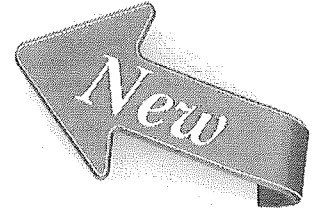


Real Estate E&O Policy Form

New Policy Features!



- ✓ Lockbox coverage up to Policy Limits
- ✓ Discrimination coverage for defense and damages (\$250,000 sublimit included)
- ✓ Environmental hazards coverage is included
- ✓ Coverage for failure to disclose the existence of mold, fungi, microbes, or pollutants
- ✓ Public relations event coverage up to \$50,000 per policy period
- ✓ Liberalization clause
- ✓ New! - Broad definition of insured now includes coverage for subsidiaries and franchisors
- ✓ Bodily injury and property damage coverage at full policy limits when lockbox or keyless entry system is used to enter the property
- ✓ Privacy response coverage up to \$20,000 for expenses incurred by the Insured due to a security breach
- ✓ Coverage for client network damage claims
- ✓ Personal Injury protection
- ✓ Coverage for the sale of real property when combined ownership interest is less than 25%
- ✓ Coverage for the leasing of owned property when ownership is less than 50%
- ✓ Coverage for property management of 100% owned property
- ✓ Coverage for the sale of owned residential property
- ✓ Subpoena assistance and pre-claims assistance included at no cost
- ✓ Licensing proceedings coverage up to \$30,000 per policy period
- ✓ Waiver of deductible up to \$5,000 per claim in a residential sales transaction when four risk management criteria are met
- ✓ Mediation incentive—deductible reduction of 50% up to \$25,000
- ✓ Innocent insured protection
- ✓ Open house property damage coverage
- ✓ Loss of earnings reimbursement up to \$500 per day up to a maximum of \$15,000 per policy period
- ✓ Non-practicing extended reporting period for retiring principals, partners, or owners for no additional premium
- ✓ Up to 25% premium credit for favorable claims experience
- ✓ Death and disability extended reporting period at no additional premium
- ✓ Defense Costs in addition to the limit of liability

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These are program highlights used for the purpose of illustration only. The coverage provided is that set forth in the terms, conditions, and limitations of the policy of insurance. We will be happy to send you a specimen policy at your request.