





# AGENTS & BROKERS E&O PROGRAM

With over 20 years of industry experience, Norman-Spencer is proud to offer one of the most comprehensive real estate E&O programs on the market.

#### PROGRAM HIGHLIGHTS

- · 3rd Party Drone / Photography Coverage
- · Fraudulent Funds Transfer Coverage
- · First Dollar Defense Available
- · Deductibles as low as \$0
- · Defense Costs Outside the Limits
- · Deductible Waiver and Mediation Incentive
- Environmental Hazards to Full Policy Limits
- · Mold Coverage to Full Policy Limits
- Bodily Injury and Property Damage for Open House and Lock Box to Full Policy Limits
- Fair Housing / Discrimination Coverage
- Agent Owned Property Coverage
- · Not-for-Profit D&O
- · Seller's E&O
- · Innocent Insured Coverage
- Pre-claims Assistance
- · Nationwide Availability (excluding CA, AK, LA, WV)
- \$500 Minimum Premium, varies by state

### TARGET MARKETS

- · Residential Real Estate Agents & Brokers
- · Commercial Real Estate Agents & Brokers



- A Berkshire Hathaway Company
- · Admitted, AM Best A++ (Superior XV)

## SUPPLEMENTARY PAYMENTS

\$25,000 / \$50,000 limit for each

- $\bullet \ \mathsf{Regulatory} \ \mathsf{Board} \ \mathsf{Proceedings} \ \mathsf{Coverage}^*$
- Subpoena Assistance\*
- Electronic Information Damage Coverage\*
- Professional Reputation Protection\*
- · Loss of Earnings, up to \$50,000 per policy

### ADDITIONAL ADVANTAGES

- · Instant Quoting & Binding capabilities
- Premium credits available for Berkshire Hathaway HomeService applicants
- Risk Management Resources and Legal Hotline
- Premium credits for favorable risk management practices and claims experience

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