



## 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*

- Regulatory Board Proceedings 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