



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.

General Star National Insurance Company

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

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



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 period

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

Target Markets

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

LEARN MORE:

www.norman-spencer.com

General Star National Insurance Company is licensed in the District of Columbia, Puerto Rico and all states. General Star National Insurance Company has its principal place of business in Stamford, CT and operates under NAIC Number 0031-11967. Insurance is placed with General Star National Insurance Company by licensed producers.

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