



HOME INSPECTORS

Norman-Spencer and Intercorp are proud to partner to provide a new insurance program that is now available for real estate home inspectors. We've worked closely with our industry leading carrier partner to create a tailored liability policy for your client.

COVERAGE HIGHLIGHTS

- Automatic Extension of Coverage for Ancillary Inspection Professional Services where contracted by home inspector. **These services include:**
 - Carbon Monoxide Inspections
 - Energy Audit Inspections
 - Exterior Insulation Finishing System & Stucco Inspections
 - Green Building Inspections
 - Indoor Air Quality Inspections
 - Infrared Thermography Inspections
 - Pool or Spa Inspections
 - Radon or Natural Gas Inspections
 - Rodent Inspection
- Non-Admitted, AM Best A++ (Superior XV)
- Claims Made Error & Omission coverage including Personal Injury for limits up to \$1,000,000 with deductibles ranging from \$1,500 to \$10,000.
- Extensions of coverage for Disciplinary Proceedings (\$10K) and Subpoena Expenses (\$10K)
- Optional coverage for Premises Bodily Injury and Property Damage incurred during an inspection (up to \$1M)
- Optional coverages for Specific Specialty Inspections. **These coverages including:**
 - Termite Inspections (up to \$1M)
 - Limited Fungus & Mold- (up to \$250K)
 - Limited Lead- (up to \$1M)
 - Septic & Water- (up to \$1M)
 - Wind Mitigation- (up to \$250K)
 - 203K/Construction Draw- (up to \$250K)
 - Bulkhead, Seawall or Dock- (up to \$250K)
- Up to \$5K for Costs of Third-Party Notification in case of Electronic Information Damages
- Blanket Additional Insured for Referral Agents
- Incidental coverage extensions for Drone Photography and Fair Housing Discrimination
- Property Damage coverage for Lock Box (\$25K)
- Optional Extended Reporting for Unlimited Period for Retiree (Cost) and in case of Death or Disabled provision (at no cost)

Note: Coverage is not available in the states of AK, LA, WV