



## TITLE AGENTS E&O PROGRAM

We understand title. Norman-Spencer offers tailored coverage to errors & omissions insurance, crime insurance, cyber insurance and statutory surety bonds for title classes nationwide. Take a look at our coverage highlights and eligible exposers below.

## COVERAGE HIGHLIGHTS

- A++(Superior) Rating by AM Best
- 150,000 Limit for Fraudulent Escrow Funds Transfer Coverage - Verification Procedure Required
- \$200,000 Limit for Reimbursement of Defense Expense Due to Actions Brought by the CFPB
- \$25,000 Employee Dishonesty Coverage
- \$25,000 Privacy Security & Technology Coverage
- · Contractual 3 Year ERP Option
- · Duty to Defend
- · Claims Made & Reported Policy Form

## ELIGIBLE EXPOSURES

- · Mediation Deductible Credit
- Title Insurance Agent
- Title Abstractor, Title Searcher
- · Escrow Agent
- · Closing Agent
- Settlement Agent
- Notary Public
- · Public Records
- · Searcher (including UCC Searches),
- · Corporate Document Searcher
- · Flood Zone Certifications
- · Witness Closer, Mobile Closer or Signing Agent

All States except WV, HI, AK, LA