

McGowanPRO Insurance

Specialists in Real Estate Professionals E&O Insurance



REAL ESTATE AGENTS & BROKERS

ERRORS & OMISSIONS INSURANCE

COVERAGE HIGHLIGHTS:

- Claims-Made Policy Form
- Incentive for Early Claims Resolution
- Expert Witness Coverage
- Deductible Reduction Included
- 60-Day Extended Claims Reporting Period (After Policy Expiration)
- Unlimited Defense Costs & Expenses
- Broad Definition of “Professional Services”
- Broad Definition of “Insured” (Includes “Spouse” or “Domestic Partner”)
- Owned-Property Coverage
- Confidential Risk Management Hotline – Complimentary
- Retiree, Death, or Disability Extended Claims Reporting Period Included
- Choice of Attorney (With Company’s Consent)
- 100% Property Management Firms Eligible
- First Dollar Defense Available
- Optional Mortgage Broker Coverage
- Optional Construction Development Coverage
- 2-Year Policy Option for Smaller Real Estate Agents & Agencies (Locks in Price)

CARRIER:

- Navigators Insurance Company and Navigators Specialty Insurance Company (Rated “A” by A.M. Best)

STANDARD COVERAGES:	LIMITS:
Fair Housing Discrimination	\$250,000 Included
Fungi & Bacteria Failure to Disclose Coverage	\$100,000 (Higher Limits Available)
Lockbox Coverage (Applies to Bodily Injury & Property Damage)	Full Policy Limits – No Deductible
Open House Coverage (Applies to Bodily Injury & Property Damage)	Full Policy Limits
Pollution Failure to Disclose Coverage	Full Policy Limits
Reimbursement of Expenses for Loss of Earnings	\$7,500 Per Claim/ \$25,000 Per Policy Period

ENHANCED COVERAGES:	INCLUDED:
Disciplinary Actions Defense Costs	\$25,000 Each Action/\$50,000 Per Policy Period
Non-Profit D&O Coverage	\$15,000 Per Claim/\$30,000 Per Policy Period
Subpoena Expenses	\$25,000 Per Subpoena
Reputation Protection Expenses	\$5,000 Included
Security Incident – Privacy Data	\$25,000 Per Incident/\$50,000 Per Policy Period

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Submit Applications to: eosubmissions@mcgowanprograms.com

**Underwritten by Navigators Insurance Company; One Penn Plaza, 32nd Fl., New York, New York 10119. The material in this publication does not bind the company in any manner. The coverage is subject to the language of the policy as issued. Programs or products may not be available in all states and policy features may vary by state. Please consult your insurance broker and review the policy for coverage limitations, restrictions, exclusions, terms and conditions.*