

McGowanPRO Insurance

Specialists in Real Estate Professionals E&O Insurance



REAL ESTATE APPRAISERS ERRORS & OMISSIONS INSURANCE

ELIGIBLE CLASSES:

- Real Estate Appraisers (Individuals)
- Residential Appraisers (Individuals)
- Commercial Appraisers (Individuals)
- Appraiser Trainees (Individuals)

LIMITS/TERRITORY: Up to \$1mm/\$2mm / Nationwide except in AK, CA, HI, LA & NY

CARRIER: Navigators Insurance Company (Rated "A" by A.M. Best)

HIGHLIGHTS:

- 7-Question Application
- Rates on Application
- Claims-Made Policy Form
- Incentive for Early Claims Resolution
- Expert Witness Coverage
- Deductible Reduction Included
- 60-Day Extended Claims Reporting Period (After Policy Expiration)
- Broad Definition of "Professional Services"
- Prior Acts Coverage (With Proof of Continuous Coverage)
- Confidential Risk Management Hotline – Complimentary
- Retiree, Death, or Disability Extended Claims Reporting Period Included
- Choice of Attorney (With Company's Consent)

STANDARD COVERAGES:	LIMITS:
Reimbursement of Expenses for Loss of Earnings	\$7,500 Per Claim/ \$25,000 Per Policy Period
Discrimination	\$100,000
Disciplinary Actions Defense Cost	\$2,500 Each Action/\$25,000 Per Policy Period
Subpoena Expenses	\$5,000 Per Subpoena
Reputation Protection Expenses	\$5,000 Included

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