

ERRORS AND OMISSIONS INSURANCE

REAL ESTATE AGENTS AND BROKERS

COVERAGE HIGHLIGHTS

THE HERBERT H. LANDY INSURANCE AGENCY, INC.

EXCEPTIONAL SOLUTIONS FOR YOUR PROFESSIONAL INSURANCE NEEDS

NEW POLICY FEATURES

- COVERAGE FOR RESIDENTIAL & COMMERCIAL RIGHT OF WAY APPRAISALS
- COVERAGE FOR RESIDENTIAL CONSTRUCTION/LAND DEVELOPMENT APPRAISALS & AVAILABLE FOR COMMERCIAL APPRAISALS
- PUBLIC RELATIONS CRISIS COVERAGE - \$15,000 PER INCIDENT/\$30,000 PER POLICY PERIOD
- COVERAGE AVAILABLE FOR EMPLOYMENT PRACTICES LIABILITY

NEW POLICY ENHANCEMENTS

- DISCIPLINARY ACTIONS – COVERAGE INCREASED TO \$10,000 EACH ACTION/\$50,000 PER POLICY PERIOD
- SUBPOENA ASSISTANCE – COVERAGE INCREASED TO \$25,000 PER POLICY PERIOD
- SECURITY INCIDENT – COVERAGE INCREASED TO \$15,000 PER INCIDENT/\$30,000 PER POLICY PERIOD
- COVERAGE FOR CLAIMS MADE BY REGULATORY AGENCIES IN ALL STATES EXCEPT A SUBLIMIT OF \$150,000 OF DEFENSE AND/OR INDEMNITY APPLIES IN FLORIDA, GEORGIA AND ILLINOIS
- FAIR HOUSING DISCRIMINATION - \$500,000 INCLUDED AT NO ADDITIONAL PREMIUM WITH HIGHER LIMIT OPTIONS AVAILABLE
- FUNGI & BACTERIA COVERAGE - \$500,000 FAILURE TO DISCLOSE AT NO ADDITIONAL PREMIUM WITH HIGHER LIMIT OPTIONS AVAILABLE

ADDITIONAL COVERAGE FEATURES

- COVERAGE FOR PROFESSIONAL SERVICES INCLUDING RESIDENTIAL & COMMERCIAL SALES, LEASING, PROPERTY MANAGEMENT, APPRAISING, CONSULTING AND AUCTIONEERING
- TWO YEAR POLICY OPTION FOR REAL ESTATE EXPRESS INSUREDS (EXCEPT IN CA & NY) REINSTATING POLICY LIMITS AND LOCKING IN PREMIUM
- OPEN HOUSE COVERAGE APPLIES TO BODILY INJURY AND PROPERTY DAMAGE - FULL POLICY LIMITS
- 60-DAY CLAIM REPORTING PERIOD AFTER POLICY EXPIRATION
- DEFINITION OF INSURED – INCLUDES SPOUSE OR DOMESTIC PARTNER & FRANCHISOR CORP.
- MULTIPLE DEDUCTIBLE REDUCTION OPTIONS & BUILT-IN DEDUCTIBLE WAIVER
- POLLUTION COVERAGE - FAILURE TO DISCLOSE - FULL POLICY LIMITS
- OPTIONAL COVERAGE FOR MORTGAGE BROKERS, CONSTRUCTION DEVELOPMENT AND BUSINESS BROKERS
- NON-PROFIT DIRECTORS & OFFICERS COVERAGE - \$15,000 PER CLAIM/\$30,000 PER POLICY PERIOD
- UNLIMITED CLAIM EXPENSES (EXCEPT IN NY & CA)
- UNLIMITED RETIREE, DEATH OR DISABILITY EXTENDED REPORTING PERIOD OPTIONS
- LOCKBOX COVERAGE APPLIES TO BODILY INJURY AND PROPERTY DAMAGE - FULL POLICY LIMITS
- OWNED PROPERTY COVERAGE
- LIMITS AVAILABLE UP TO \$5,000,000
- FREE & CONFIDENTIAL RISK MANAGEMENT HOTLINE



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COVERAGE FEATURES DESCRIBED HEREIN ARE SUMMARIZED. REFER TO THE ACTUAL POLICY FOR A FULL DESCRIPTION OF APPLICABLE TERMS, CONDITIONS, LIMITS AND EXCLUSIONS. ADMITTED COVERAGE IS UNDERWRITTEN BY GREAT AMERICAN ASSURANCE COMPANY, A LICENSED INSURER IN ALL FIFTY STATES AND THE DISTRICT OF COLUMBIA. NOT AVAILABLE IN ALL STATES. GREAT AMERICAN INSURANCE GROUP, 301 E. FOURTH ST. CINCINNATI, OH 45202. © 2013 GREAT AMERICAN INSURANCE COMPANY. ALL RIGHTS RESERVED. 2802-PLD (11/13)