

# ERRORS AND OMISSIONS INSURANCE



## REAL ESTATE AGENTS AND BROKERS

## COVERAGE HIGHLIGHTS

### *EXCEPTIONAL SOLUTIONS FOR YOUR PROFESSIONAL INSURANCE NEEDS*

- CLAIMS MADE POLICY FORM
- FAIR HOUSING DISCRIMINATION - \$250,000 INCLUDED AT NO ADDITIONAL PREMIUM WITH HIGHER LIMIT OPTIONS AVAILABLE
- 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
- UNLIMITED CLAIM EXPENSES (EXCEPT IN NY & CA)
- MULTIPLE DEDUCTIBLE REDUCTION OPTIONS
- SUBPOENA ASSISTANCE - \$10,000 PER SUBPOENA
- BROAD DEFINITION OF REAL ESTATE PROFESSIONAL SERVICES
- OWNED PROPERTY COVERAGE
- LIMITS AVAILABLE UP TO \$5,000,000
- OPTIONAL MORTGAGE BROKER COVERAGE
- CONFIDENTIAL RISK MANAGEMENT HOTLINE INCLUDED WITH POLICY
- **NEW!** BUILT IN DEDUCTIBLE WAIVER
- **NEW!** FUNGI & BACTERIA COVERAGE - \$100,000 FAILURE TO DISCLOSE AT NO ADDITIONAL PREMIUM WITH HIGHER LIMIT OPTIONS AVAILABLE
- **NEW!** NON-PROFIT DIRECTORS & OFFICERS COVERAGE - \$15,000 PER CLAIM/\$30,000 PER POLICY PERIOD
- **INCREASED** SECURITY INCIDENT - \$10,000 PER INCIDENT/\$30,000 PER POLICY PERIOD
- RETIREE, DEATH OR DISABILITY EXTENDED REPORTING PERIOD OPTIONS INCLUDED
- LOCKBOX COVERAGE APPLIES TO BODILY INJURY AND PROPERTY DAMAGE - FULL POLICY LIMITS
- DISCIPLINARY ACTIONS - \$10,000 EACH ACTION/\$30,000 PER POLICY PERIOD
- DEFINITION OF INSURED - INCLUDES SPOUSE OR DOMESTIC PARTNER
- CHOICE OF COUNSEL WITH COMPANY'S CONSENT
- POLLUTION COVERAGE - FAILURE TO DISCLOSE - FULL POLICY LIMITS
- OPTIONAL CONSTRUCTION DEVELOPMENT COVERAGE

## The Strength of Great American

At Great American, we have an ongoing commitment to helping customers protect the things that are important to them. We are proud to offer over a century of experience, consistently strong ratings and quality insurance products to help meet our customers' needs.

### Over a century of experience

Our roots go back to **1872**, with the founding of Great American Insurance Company, flagship company of Great American Insurance Group. As part of Great American, we've given our customers the security of knowing they have the upper hand in managing their business.

### Consistently strong ratings

Great American Insurance Company has received an "A (Excellent)" or higher rating from the A.M. Best Company for over 100 years. Additionally, we are currently rated:

- **"A (Excellent)"** by A.M. Best as of February 22, 2013; and
- **"A+ (Strong)"** by Standard & Poor's as of June 24, 2013.

### Quality products

Great American provides hundreds of innovative products and programs designed to manage the specific risks of your customer's business. We strive to provide **broad coverage** and **competitive rates** to protect your customers when they need it most.

Great American Insurance Company is the owner of the following registered service marks: the Great American Insurance Group eagle logo (words and design) and the word marks "Great American" and "Great American Insurance Group". © 2013 Great American Insurance Company. All rights reserved. Great American Insurance Group. 301 E Fourth Street, Cincinnati, OH 45202. 2810-CO (12/13)

## There's strength in our numbers!

There are over **3,000** property and casualty insurance companies in the United States.

Only **50** are included on the Ward's 50 List for safety, consistency and performance.

Only **4** have been rated "A" or better by A.M. Best for over 100 years.

Only **2** are on both lists.

Great American Insurance Company is **1** of the two.

Source: Ward Group®, 2012 Ward's 50 Property and Casualty Companies, and A.M. Best®.