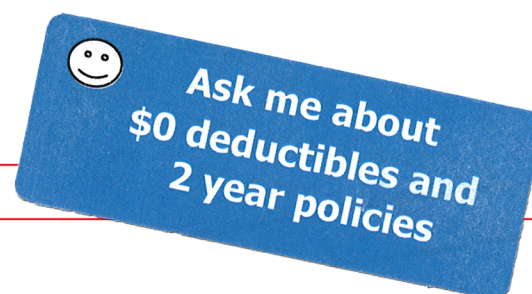


Real Estate Professional Liability

COVERAGE CHECKLIST FOR REAL ESTATE AGENTS AND BROKERS



Why your clients need our protection

The following checklist for Real Estate Professional Liability for real estate agents and brokers from *Travelers 1st Choice+*[®] illustrates key coverages and features every insured should have a part of their insurance program.

Coverage	Travelers policy	Their policy
Bodily Injury and Property Damage – Full policy limits without exclusions for bodily injury or property damage claims arising out of broadly defined real estate agent or broker services. No limitations, sub-limits, or exclusions related to “lock-box” or “open house”.	✓	
Pollution, Fungi, and Bacteria – Full policy limits without exclusions for the failure to advise of pollution, fungi (mold) and bacteria.	✓	
Pre-Claim Assistance – Covers expenses related to the evaluation and mitigation of a potential claim. No deductible applies.	✓	
Network and Information Security Offense Coverage (NAISO) – Full policy limits. Often referred to as “Cyber Liability”. Covers claims for the transmission of a computer virus; claims for the failure to control access to the insured’s computer or network; and the failure to prevent unauthorized access to, or use of, data containing confidential information of others (not limited to professional services).	✓	
Crisis Event Expense Reimbursement – Reimbursement coverage (\$10,000/\$30,000) for public relations consulting services incurred responding to any event that has had a material adverse impact on the reputation of the named insured. Includes death or departure of a principal, potential dissolution of the named insured, workplace violence, or any other event that has a material adverse impact on the named insured’s reputation. No additional charge.	✓	
Automatic Acquisitions Coverage – Entities acquired or formed during the policy period are automatically granted coverage for 90 days or until the expiration date (whichever is earlier) for wrongful acts committed on or after the acquisition or formation date. No additional charge	✓	
Discrimination Coverage* – Discrimination (inclusive of fair housing discrimination) is not excluded or sub-limited for real estate agent or broker services. No additional charge.	✓	
Limited Claims Knowledge – Knowledge of claim or circumstance limitation only applies if a “principal insured” had knowledge on or before the policy knowledge date.	✓	
Innocent Insured Provision – The Criminal, Dishonest, Fraudulent or Malicious Conduct exclusion does not apply to any insured person who did not participate in or have knowledge of such conduct or violation.	✓	
Subpoena Response – By automatic endorsement with no sub-limits.	✓	
Deductible Waiver – Available by endorsement for qualifying firms.	✓	

*Coverage may be modified by endorsement in some instances.