



## Take A Shot At Our Real Estate E&O



In February, a professional photographer was hired by a real estate agency to take pictures of a home up for sale. Instead of a photo shoot, [he got shot by the homeowner](#). The original photo shoot appointment had to be rescheduled but the agency failed to notify the homeowner of the new time and date; that's what led her to believe she had an intruder. Now the photographer is suing the real estate agency, the agent that hiring him, and the homeowner.

Just like independent insurance agents, real estate agents need errors and omissions insurance. And as a BIM agent, you have access to Travelers 1st Choice<sup>SM</sup> for Real Estate Professionals to protect them.

Check out these flyers and checklists to help you sell coverage to your clients.

- [Top 5 Reasons for Needing Coverage](#)
- [Professional Liability Coverage Highlights](#)
- [Eye-opening Claims Scenarios](#)

### Product Features:

- Bodily Injury and Property Damage resulting from a covered professional service(s).
- Disciplinary proceeding defense expenses reimbursement up to \$25,000.
- Increased liability limits available for those who qualify.
- Defense expenses related to covered claims in addition to the limits of coverage.
- Deductible applies to defense expenses, unless endorsed or not allowed by state.
- Option to provide prior acts coverage without a retroactive date limitation, for those who qualify.
- Many extended reporting period options, including an unlimited time period endorsement option.
- No exclusion for fair-housing discrimination committed in real estate professional services as a real estate agent or broker.
- No exclusion for losses resulting from a real estate agent or broker failing to advise a buyer or seller that pollution, fungi and bacteria exists on a property.
- No sub-limits for certain types of claims.
- Coverage for employees and independent contractors of the insured automatically included as protected persons for claims resulting from professional services they perform for the named insured.

Need Realtor prospects or contact information for a Realtor you know? Try the "[Find a Realtor](#)" feature of Realtor.com (not an endorsement). Call five a day and you'll be homing in on sales in no time! Coverage is available in all states with the exception of CA, HI, and LA and is written on admitted paper. Log in to Big "I" Markets at [www.bigimarkets.com](http://www.bigimarkets.com) and click on **Real Estate Agents and Property Manager E&O** to learn more or to request a quote.