

# SME Pro Liability Insurance: Appraisal/Inspection Services

Real estate appraisers and inspectors provide objective, impartial, and unbiased opinions about the value and condition of real property, working with parties who own, manage, sell, or invest in real estate. Unfortunately, appraisers and inspectors can find themselves as the focus of legal actions because of inaccurate reports or allegations of bias. Such lawsuits, even if successfully defended, can lead to loss of reputation and financial ruin.

American Insurance Professional's Appraisers/Inspectors product is specifically constructed to provide liability protection for the unique exposures that such firms face in today's business climate.

## **Sample classes accepted:**

- Real Estate Appraisers
- Home Inspectors
- Commercial Property and Building Code Inspectors
- Mortgage Field Inspectors

## **Coverage features include:**

- Duty to Defend
- Broad definition of Consultancy Professional Services, including technology professional services provided as part of an engagement.
- Coverage for auxiliary business services, including notary services and services as an expert witness
- Coverage extended for service on a formal accreditation, ethics, peer review, standards, or licensing board
- Coverage extended to Appraiser Interns and Trainees
- Modified Claims Expenses Outside the Limit Coverage available for most classes
- Automatic Additional Insured coverage for clients, who require such status under written contract
- Mediation Deductible credit
- Supplemental Payments

## **Coverage Extensions include:**

- Contingent Bodily Injury-Property Damage claims
- Contingent Third Party Discrimination claims
- Contingent Copyright Infringement claims
- Privacy and Data Breach Expenses
- Drone Usage coverage
- Failure to Disclose Lead or Mold coverage
- First Aid Reimbursement
- Tool Replacement and Repair coverage
- Fees, costs and expense coverage for:
  - Disciplinary and Licensing Proceedings
  - Crisis Events
  - Pre-Claim Assistance
  - Subpoena Assistance

*Specialists in providing  
peace-of-mind protection  
for professionals.*

Built on a commitment to professionalism and integrity, American Insurance Professionals is dedicated to providing comprehensive coverage, together with exceptional service and expert claims support — strengthening the foundation for a superior product.

The liability faced by the professionals we insure is of a personal nature, and maintaining professional liability coverage is vital.

Current Professional segments written include:

- Real Estate Services
- Consultancy Services
- Appraisers and Inspectors Services
- Technology Services
- Miscellaneous Professional Services

**Primary and Excess**

**A- (Excellent) Rated**

Please send submissions to:  
**[Submissions@aminspro.com](mailto:Submissions@aminspro.com)**



**American Insurance**  
★ ★ Professionals ★ ★

A Division of Norman-Spencer