

SME Pro Liability Insurance: Real Estate Services

The real estate industry encompasses the many facets of property, including appraisal, marketing, selling, leasing, and management. Real estate professionals are at the heart of today's economy. And because they often operate in a fiduciary capacity, such professionals are held to the highest standards. If something goes wrong, the real estate professional can be held accountable for costly damages. Such lawsuits, even if successfully defended, can lead to loss of reputation and financial ruin.

American Insurance Professional's Real Estate Services product is specifically constructed to provide liability protection for the unique exposures that real estate firms face in today's business climate.

Sample classes accepted:

- Real Estate Agent and Brokers (Residential and Commercial)
- Property Managers
- Real Estate Appraisers
- Real Estate Consultants and counselors
- Right-Of-Way Agents
- Landsmen

Coverage features include:

- Duty to Defend
- Broad definition of Real Estate Professional Services
- 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
- Modified Claims Expenses Outside the Limit Coverage available for most classes
- Coverage for Independent Contractors Included
- Automatic Additional Insured coverage for:
 - Franchisors
 - Clients, who require such status under written contract
- Deductible credit available for:
 - Settling claims via Mediation
 - Maintaining strong real estate risk management practices
- Supplemental Payments

Coverage Extensions include:

- Contingent Bodily Injury-Property Damage claims, including Open House, Lockbox and Drone-related claims
- Contingent Third Party Discrimination claims
- Contingent Copyright Infringement claims
- Privacy and Data Breach Expenses
- Failure to Disclose Pollutant or Fungi
- 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



American Insurance
★ ★ Professionals ★ ★

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