

REAL ESTATE AGENTS AND BROKERS

REAL ESTATE FIRMS • PROPERTY MANAGEMENT •
APPRAISAL FIRMS • REAL ESTATE CONSULTING
AUCTIONEERS • MORTGAGE BROKERS



ERRORS & OMISSIONS

Updated Program
with New Features and
Increased Limits

NEW PROGRAM ENHANCEMENTS*

See Page 2 for Full List of Featured Highlights

- ✓ **Rates Reduced by up to 15%** for qualifying policies. (Rates vary by state.)
- ✓ **Expanded Revenue Threshold** to be eligible for the *Real Estate Express Application*
- ✓ **\$0 (Zero) Deductible** option in most states
- ✓ **Built-In Coverages** Bodily Injury & Property Damage for Drone Use coverage included
- ✓ **INCREASED Reimbursements** for Loss of Earnings, Disciplinary Actions, Defense of Board Complaints, Security Incidents, Public Relations Crises, and Nonprofit D&O Events
- ✓ **NEW Professional Reputation Protection**
- ✓ **NEW Appraisal Management Company Coverage Extension**
- ✓ **Fraudulent Fund Transfer Coverage**
- ✓ **LOWERED Eligibility for Free Retirement Extended Reporting Period (ERP)** available at age 55 with four years of continuous coverage with Landy's Real Estate Program

RISK MANAGEMENT TOOLS

- **Exclusive Access to Legal Hotline**
- **Free Pre-claim Assistance**
- **Online Resource Portal**

Landy Express

For qualified Landy Express applicants, we offer a **quick Self-Rating Application** with just seven eligibility questions.

**Apply – Select Limits & Deductible
Pay & Bind – All Online, Fast. Simple. Secure.**

Optional 2-Year Policy and Cyber Coverage available for eligible applicants.*

Not eligible for Express?

No problem—our team will provide a customized quote and next steps, **quickly and hassle-free.**

- ✓ **Optional Cyber Coverage Loss & Liability Package** added to your Policy*
- ✓ **Optional Employment Practices;** Business Brokerage, Contingent BI/PD coverage, Mortgage Broker, and more.*

* Not available in all states. Subject to additional state approvals. Rates vary by state and by the type of professional services provided. Please refer your state's application for further information.

* Coverage features described herein are summarized. Refer to the actual policy for a full description of applicable terms, conditions, limits and exclusions. Policies are underwritten by Great American Insurance Company and Great American Assurance Company, authorized insurers in all 50 states and D.C. Great American Insurance Group, 301 E. Fourth St., Cincinnati, OH 45202

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REAL ESTATE AGENTS & BROKERS

ERRORS & OMISSIONS / PROFESSIONAL LIABILITY

PROGRAM COVERAGE FEATURES

Featured Highlights	Limit per Claim	Limit per Policy Period
Up to 15% Premium Reduction for qualifying policies.* (Rates vary by state and by the type of professional services provided.)	-	-
NEW - Appraisal Management Company Coverage Extension. * This is an optional coverage extension. (not yet available in NY)	Optional	Policy Limit
NEW - Professional Reputation Protection Supplementary Payment*	-	\$10,000
EXPANDED - Bodily Injury and Property Damage* - For Drone, Lock Box and Open House Claims. (not yet available in NY)	-	Policy Limit
INCREASED - Loss of Earnings for Trial/Hearing Attendance*	\$10,000	\$25,000
INCREASED - Disciplinary Action Defense*	\$25,000	\$50,000
LOWERED - Free Retirement Extended Reporting Period*	age 55, 4 yrs continuous with Landy	
EXPANDED - Public Relations Crisis Coverage*	\$25,000	\$50,000
EXPANDED - Non-Profit Directors and Officers Coverage*	\$25,000	\$50,000
EXPANDED - Security Incident Coverage*	\$25,000	\$50,000
Fair Housing Discrimination Coverage* (coverage in NY applies only to disparate impact discrimination by law)	Up to \$500,000 included. Options up to 2,000,000 available.*	
\$0 (Zero) Deductible* (not available in some states)	-	-
Fraudulent Fund Transfer Coverage*	-	\$25,000
Two-Year Policy Option reinstating policy limits & locking in premium*	Express Applicants Only	
Mold/Fungi - Failure to Disclose*	Up to \$500,000 included.	
Pollution - Failure to Disclose*	-	Policy Limit
Multiple Deductible Reduction Options	-	-
Optional Coverage for Qualified Applicants – Employment Practices, Business Brokers, Mortgage Brokers, Construction Development, Bodily Injury/Property Damage, & Cyber Loss & Liability Coverage	-	-

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