

# INDIVIDUAL REAL ESTATE APPRAISERS

COVERAGE FOR RESIDENTIAL & COMMERCIAL APPRAISERS  
INDIVIDUAL APPRAISERS INCLUDING TRAINEES



## 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 30%** (in most states)
- ✓ **NEW Two-Year Policy Option** – Lock in Premium for two years. No renewal application for 2<sup>nd</sup> year. Flexible payment options.
- ✓ **INCREASED Discrimination Defense Coverage** – Up to \$250,000 per policy period
- ✓ **INCREASED Reimbursements** – Loss of Earnings, Defense of Board Complaints or Disciplinary Actions
- ✓ **NEW Appraisal Management Company Coverage Extension**
- ✓ **NEW Built-In Coverages** – BI/PD coverage for claims that occur while providing Appraisal Services up to \$100,000
- ✓ **EXPANDED Trainee Coverage** – Options to Increase standard coverage of \$25,000 up to \$200,000
- ✓ **NEW Professional Reputation Protection**
- ✓ **LOWERED Retirement Eligibility** – Free retirement extended reporting period

*More program details on page 2*

### RISK MANAGEMENT TOOLS

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

#### Landy Express

For Individual Real Estate Appraisers, we offer a quick, Self-Rating Application with 4 eligibility questions.

**Apply – Choose limit & deductible – Bind within minutes.**

Not eligible for Express?  
We've got you covered. Our team will follow up with a customized quote and next steps—**fast and hassle-free.**

**Have a team of two or more appraisers?**  
Appraisal Firms are eligible for coverage through our Real Estate Program.

\* Not available in all states. Subject to additional state approvals. Rates vary by state and by the type of appraisal 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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**Landy.com | 800-336-5422**

# INDIVIDUAL REAL ESTATE APPRAISERS

ERRORS & OMISSIONS / PROFESSIONAL LIABILITY

## PROGRAM COVERAGE FEATURES

Featured Highlights	Limit per Claim	Limit per Policy Period
<b>Up to 30% Premium Reduction</b> for qualifying policies.* (Rates vary by state and by the type of professional services provided.)	-	-
<b>NEW - Appraisal Management Company Coverage Extension.</b> This is an optional coverage extension. (not yet available in NY)	Optional	Policy Limit
<b>NEW - Two-Year Policy Option.</b> Policy limits are reinstated one year from the effective date and no renewal application will be required until the two-year term has expired (not available in CA or NY).	-	-
<b>NEW - Professional Reputation Protection</b> Supplementary Payment*	-	\$10,000
<b>EXPANDED - Bodily Injury and Property Damage</b> claims that occur in the course of providing Appraisal Services, including Claims that arise out of the use of a drone for photography or videography (not yet available in NY).*	\$100,000	\$100,000
<b>INCREASED - Discrimination Defense Coverage</b> (coverage in NY applies only to disparate impact discrimination by law)*	\$250,000	\$250,000
<b>INCREASED - Loss of Earnings for Trial/Hearing Attendance*</b>	\$10,000	\$25,000
<b>INCREASED - Defense of Board Complaints or Disciplinary Actions</b> Reimbursements	\$5,000	\$25,000
<b>EXPANDED - Security Incident Coverage*</b>	\$25,000	\$50,000
<b>EXPANDED - Trainee Coverage</b> with Options to Increase the Limit	\$25,000 incl.	up to \$200,000
<b>LOWERED - Retirement Extended Reporting Period*</b>	age 55, 4 yrs with Landy	
<b>\$0 (Zero) Deductible*</b> (not available in some states)	-	-
<b>Residential &amp; Commercial Appraisals Coverage*</b>	-	Policy Limit
<b>Eminent Domain &amp; Right-of-Way Appraisals Coverage*</b>	-	Policy Limit
<b>Construction/Land Development Appraisals Coverage*</b>	-	Policy Limit
<b>Reviews and Measurement Assignments Coverage*</b>	-	Policy Limit
<b>Automatic Renewal</b> for Qualified Policy Holders	-	-
<b>Prior Acts Coverage</b> Included with Proof of Continuous Coverage	-	-

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