

CITA Real Estate Agents

Professional Liability Insurance

Quick Quote E&O Option

simplified online rate, quote, and bind request designed with small residential real estate firms in mind.



How do I qualify?

- ✓ provide only residential sales and leasing services
- ✓ combined revenue for the last 3 years does not exceed \$600,000 (\$500,000 in CA, NY, HI)
- ✓ no single client represents more than 25% of total revenue
- ✓ no E&O claims, nor notice of potential claims or circumstances that could give rise to a claim in the last 5 years
- ✓ no owner, agent or member has had license revoked, been investigated or been subject to disciplinary action by any licensing board, real estate association or other regulatory body within the last 5 years

Included Coverage and Sublimits

- 🏠 **Failure to Disclose Pollutants, Fungi or Bacteria** - up to \$500,000 each claim/aggregate
- 🏠 **Open House/Lockbox Claims** - 50% of the policy limit with a maximum of \$500,000 each claim/aggregate
- 🏠 **Third Party Discrimination ("fair housing")** - up to \$500,000 each claim/aggregate
- 🏠 **Social Engineering Fraud** - \$25,000 aggregate
- 🏠 **Drone Liability** - \$25,000 aggregate
- 🏠 **Social Media Liability** - \$25,000 each claim/aggregate
- 🏠 **Contingent Bodily Injury and/or Property Damage** - \$25,000 each claim/\$25,000 aggregate
- 🏠 **Crisis Management Expenses** - \$15,000 each claim/\$30,000 aggregate
- 🏠 **Privacy Incident Response Extension** - \$15,000 each incident/\$30,000 all incidents (coverage upgrade available)
- 🏠 **Real Estate Agent Personal Protection Coverage Extension** - \$5,000 per incident/\$10,000 aggregate
- 🏠 **Administrative & Regulatory Proceedings Coverage** - up to \$25,000 each proceeding
- 🏠 **Subpoena Coverage** - up to \$25,000 each subpoena/\$100,000 all subpoenas
- 🏠 **Trial Attendance Expense Coverage (Loss of Earnings)** - up to \$500 per day/\$10,000 per claim
- 🏠 **Owned Property Coverage and Spousal Coverage**

Don't qualify for the Quick Quote option or want broader coverage? Apply via the link below.

How to apply:

- Visit www.citainsurance.com/services/realestate

- Click on the **Apply Online - Quick Quote** link and answer 6 qualifying questions. Select your effective date, limits, deductible and available endorsements. Electronically sign and accept your coverage bind request, pay online, and send your proof of retroactive coverage.

- Receive your policy with confirmation of your retroactive date.



This is an incomplete summary of the coverage provided. Statements contained herein are subject to all the terms, conditions and exclusions of the actual policy and its endorsements. The issued policy supercedes all representations made above. Inclusion of AM Best Rating is in no way CITA Insurance Services guarantee of financial stability and only reflects the rating as of the date of review. Please visit AM Best.com for details.

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