

CITA Real Estate Agents Professional Liability Program



Ascot Insurance Company
Admitted; rated A (Excellent) by AM Best

Available in the United States including DC
(not available in Puerto Rico, Virgin Islands, and Guam)

Claims Made Policy

Policy Limits available
from \$100,000 to \$5,000,000 per claim and aggregate
Claim Expenses in Addition to Policy Limits
(options for Claim Expenses inside the limit)

Deductibles available
from \$0 to \$10,000
(options for Damages Only and Damages and Claim Expenses)

ERP options available
from 1 - 3 years and unlimited for retired agents

Who's Eligible?

- ✓ Designed for real estate agents and brokers providing residential and commercial real estate sales, leasing and services including but not limited to property management
- ✓ Individuals and entities focused on residential real estate and leasing of single family unit and multi-family dwellings from 1-4 units.
- ✓ must have a minimum of 70% revenue from residential sales and services

Coverage Features and Sublimits

- 🏠 **Multiple deductible reduction and waiver opportunities**
- 🏠 **Failure to Disclose Pollutants, Fungi or Bacteria*** - up to \$500,000 each claim/aggregate
- 🏠 **Open House/Lockbox Claims*** - 50% of the policy limit; 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
- 🏠 **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
- 🏠 **Outside Organization Liability** - \$15,000 each claim/\$30,000 aggregate

*Higher sublimit options available

Additional Features and Endorsements Available

- 🏠 Employment Practices Liability Coverage (except in CA & NY)
- 🏠 Network Security and Data Breach Coverage
- 🏠 Construction Development Claims
- 🏠 Business Brokerage
- 🏠 Amend Settlement Provisions
- 🏠 Mutual Selection of Counsel

LEARN MORE



- Visit www.citainsurance.com/services/realestate
- Click on the **Apply Online - Real Estate** link to complete an application for an E&O quote

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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