



Real Estate E&O

# Coverage highlights

Victor's Real Estate Errors & Omissions program provides real estate professionals with the modern, flexible insurance coverage they need to operate in today's real estate market. And in partnership with the National Association of REALTORS® under NAR REALTOR Benefits®, Victor provides NAR members E&O insurance at special members-only pricing.

## Target markets

- Real estate agents/brokers
- Property managers
- Leasing agents
- Commercial real estate agents
- Appraisers
- Auctioneers
- Title agents
- Mortgage brokers

## Program highlights

- Availability: In all 50 states, D.C., Puerto Rico and the U.S. Virgin Islands
- Minimum premium: \$460
- Coverage: Admitted with an A rated carrier

## Coverage\*

- Agent Protection coverage up to \$50,000 for first party medical expenses
- Identity Theft Expenses coverage up to \$20,000 for expenses resulting from an Identity Theft Event
- Telephone Consumer Protection Act coverage up to \$50,000

- Loss of Earnings coverage up to \$50,000
- License Proceedings coverage up to \$50,000
- Discrimination coverage for defense and damages at no additional premium
- Definition of Insured includes trade names, predecessor firms, DBAs, and vicarious insureds
- Open house claim coverage for bodily injuries and property damage that happen during open house events.
- Client cyber network damage claims coverage included for protection against security breaches or electronic infections affecting the client's network.
- Professional Real Estate Services coverage applies regardless of the presence of written contracts or fees
- The following coverages may be available for an additional premium:
  - › Construction/Development
  - › Residential ownership
  - › Contingent Bodily Injury/Property Damage

\*Policy forms and policy terms may vary by state and territory.

## Get started

Visit [victorinsurance.com](https://victorinsurance.com) or scan the QR code to learn more.



**Quote, bind and issue online with V<sup>2</sup>**

This document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the program described. Please remember only the insurance policy can give actual terms, coverage, amounts, conditions and exclusions. Program availability and coverage are subject to individual underwriting criteria.

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