

Pearl's Errors & Omissions Insurance

Sponsored by the Ohio Association of REALTORS® since 1990



Program Highlights

- Underwritten by XL Insurance, rated A+ (Superior) by A.M. Best
- Choice of per claim coverage and aggregate limits range from \$250K/\$250K to \$5M/\$5M
- Choice of per claim deductibles range from \$1,000 to \$25,000 (higher limits available)
- 50% deductible reduction for claims resolved within one year (limit \$2,500 per policy period; applies to damages only)
- Environmental Failure to Advise up to full policy limits (includes pollutants, asbestos, lead, and radon)
- Consent to Settle included
- Attorney Selection by the Insurance Company or by the Insured with written consent
- Defense Outside Limits included
- Automatic Discrimination limit of \$100,000 included (higher limits available)
- Innocent Partner Protection included for fraud and late reporting
- \$50,000 lock box sub-limit (all types of lock boxes are covered)
- Personal Injury included
- \$2,500 included for regulatory complaints with a \$10,000 aggregate per policy period
- \$250 per day reimbursement of expenses (up to \$10,000 per policy)
- Coverage for the Sale of Agent Owned Residential Properties held for over 180 days
- Short Term Escrow included
- Vicarious Liability for Franchise Corporation
- Exclusive AHS Home Warranty Partner
- Risk Management Services



Yes! I am interested in Pearl's E&O Liability Insurance.

■ Please send me a premium indication and application immediately.

■ Contact me at my next renewal date.

P E A R L
INSURANCE

Send form to:
Pearl Insurance
1200 E. Glen Ave
Peoria Heights, IL 61616
1.800.289.8170 phone
1.866.817.9009 fax

Name of Firm:		Contact Name:	
Address:			
City:	State:	Zip:	County:
Phone: ()	Fax: ()	E-mail:	
I currently carry E&O insurance: <input type="radio"/> Yes <input type="radio"/> No	Current Carrier:	Renewal Date: / /	
Deductible:	Limits of Liability:	Yrs. of Cont. Coverage:	
Annual Premium:	Claims in last 5 yrs.: <input type="radio"/> Yes <input type="radio"/> No	Date of Claim & Amt. Paid:	
% of Commissions: (Res. & Com. must equal 100%) Residential _____% Commercial _____% Total _____%	Residential: Real Estate _____% Raw Land _____% Appraisals _____% Property Management _____%	Commercial: Real Estate _____% Raw Land _____% Appraisals _____% Property Management _____% Auctioneering (Res. & Com.) _____%	
Total amt. of annual revenue: \$	Number of yrs. the firm has operated under present name:		
# of licensed agents including owners and managers	Full-time:	Part-time (\$20K or less):	Number of agents with professional designations:
Do you always offer home warranty programs? <input type="radio"/> Yes <input type="radio"/> No	Do you use Dispute Resolution forms requiring mediation/arbitration? <input type="radio"/> Yes <input type="radio"/> No		
Are you involved in any mortgage banking, development or construction, auctioneering, time share sales?		<input type="radio"/> Yes <input type="radio"/> No	