

AmTrust E&S Pro - Real Estate Professionals Errors & Omissions

In today's ever-changing housing and property market, understanding the complexities and risks associated with real estate takes expertise. AmTrust E&S Pro created a Real Estate Professional Liability product to address the array of risk exposures unique to professionals and companies that conduct business in the real estate industry.



Solutions-driven Underwriting

for harder to place opportunities



Targeted Classes

outside of admitted market



In-house Claims

handled by dedicated team
of attorneys

312.416.9339

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Target Risk Profile

- Residential and Commercial Real Estate Professionals
- Residential and Commercial Property Managers
- Residential and Commercial Leasing Agents
- Revenues generally greater than \$1,000,000
- Strong risk management practices & stable staff

Coverage Highlights & Advantages

- Lockbox Coverage
- Fair Housing Discrimination Coverage
- Discrimination Proceedings Coverage
- Personal and Advertising Injury, including Bodily Injury
- Automatic coverage for direct or indirect ownership interest in real property up to 50%
- Punitive Damages Coverage
- Broad definition of Professional Services, including property management
- Definition of Insured includes independent contractors
- Sub-limits for Subpoena Coverage, disciplinary proceedings and Crisis Management
- Spousal and Domestic Partner Coverage
- Mediation or Arbitration credits
- 90-day automatic extended reporting provision
- Worldwide coverage for claims brought in the U.S.

Optional Coverages Available

- Contingent BI/PD Coverage
- Pre-approved or mutual selection of counsel endorsements
- Agent Owned Property Coverage on a limited basis
- Open House Coverage

Policy Limits / Capacity

- \$3M on a primary or excess basis

Premium & Attachment Thresholds

- Self-Insured Retention starting at \$5,000
- Minimum premiums vary by class, generally starting at \$7,500

Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks for small and mid-sized real estate firms not written by the standard market. Our broad appetite includes:

- Residential Real Estate Agents & Brokers
- Residential Leasing Agents
- Residential Property Managers
- Commercial Real Estate Agents & Brokers
- Commercial Leasing Agents
- Commercial Property Managers
- Real Estate Consultants
- Business Brokers



Restrictions

- Risks with REIT exposure
- Project and Construction Management
- Property Development
- California Residential Real Estate Agents
- Title Agents / Abstractors / Escrow Agents
- Real Estate Appraisers
- Real Estate Auctioneers
- Mortgage Brokers and Mortgage Bankers

Tim Barrett

VP - Professional Lines

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