



Real Estate Professional Liability

Tokio Marine HCC – Professional Lines Group is a market leader of professional liability coverage for real estate industry professionals. We have more than 30 years' experience in underwriting coverage for real estate professionals and are backed by the strength of a leading international insurance holding company, making us well-equipped to handle the complex insurance needs of this segment.

Coverage is offered on a duty to defend policy form with flexible limit options. Our Carriers are rated "AA- (Very Strong)" by Standard & Poor's and "A++", XV by A.M. Best Company, Inc. – admitted and surplus lines capability.

Real Estate Professional Liability Form Highlights

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| <ul style="list-style-type: none">- <i>Pre-Claims Assistance Hotline</i> included.- Broad definition of Real Estate Professional Services- Network Security and Privacy Liability coverage- Coverage for the sale of up to 100% owned properties, if certain conditions are met- Coverage for the management of up to 100% owned property, if certain conditions are met- Open House coverage at full policy limits*- Lock box coverage at full policy limits*- 3rd party discrimination at full policy limits*- Failure to disclose pollutants at full policy limits.*- Fair Housing Discrimination coverage | <ul style="list-style-type: none">- Public Relations Expense coverage- Disciplinary Proceedings coverage- Subpoena Response coverage- Personal Injury coverage- Modified Consent to Settle Clause.- Aggregate Deductible clause of three (3) times the Policy deductible included automatically- Mediation provision to reduce the Policy deductible.- Automatic vicarious liability coverage for the real estate Franchise Corporation of the Named Insured- Automatic 60-day extended reporting period- * Coverages marked (*) may be subject to a specific Sublimit of Liability in certain States |
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Optional Coverage Available (for qualified risks)

- Diminishing Deductible enhancement
- First dollar defense
- Additional defense limit
- Limits available up to \$5mil/\$5mil

Target Classes:

- Real Estate Agents, Real Estate Brokers, Property Managers, as well as, Mortgage Brokers, Mortgage Bankers, Auctioneers, Real Estate Appraisers, Title Agents and Title Abstractors/Searchers.

Please contact us today or visit our website for more information about our comprehensive insurance solutions:

**Tokio Marine HCC –
Professional Lines Group**
37 Radio Circle Drive
Mount Kisco, NY 10549

Submissions can be sent to:

MPL@tmhcc.com

Contact our Underwriters at: (914)-242-7840
Or visit our website at: www.tmhcc.com