

Is your real estate business protected?



Get the insurance you need

TAILORED COVERAGE FOR REAL ESTATE

PROFESSIONAL LIABILITY (PL)

Also known as errors and omissions, or E&O, coverage, this protects you from claims of negligence during the course of conducting business. You're protected even if you haven't made a mistake.

GENERAL LIABILITY (GL)

Protects your business from a third party's claims of bodily injury, property damage, and personal injury like slander and libel.

ELIGIBLE PROFESSIONS



Real estate agent/broker



Broker price opinion provider



Property manager

Call me to get a quote today!

Ann M. Curcuru | (248) 765-4671 | ann@curcuruagency.com | www.curcuruagency.com

Why do I need insurance?



Common risks for real estate professionals

- Bodily injury
- Conflict of interest
- Discrimination
- Dissatisfied client
- Emotional distress
- Negligence
- Third-party property damage
- And much more

One in 50 real estate pros experience a claim*

REAL ESTATE AGENT/BROKER CLAIM SCENARIOS

PL CLAIM EXAMPLE

Negligence: You listed a home in a high-demand neighbourhood, and the house went under agreement almost immediately. After the closing, the seller heard of another home in the same area that sold for a higher price and sues you, charging that their home was under-priced. Professional liability insurance protects against claims of negligence and will appoint an attorney to defend you, if needed, even if you haven't made a mistake.

GL CLAIM EXAMPLE

Bodily injury: A couple who is selling their home meets at your office to sign the contract. As they are leaving the office, the wife slips and falls on the icy steps outside, injuring herself. General liability insurance protects against third-party claims of bodily injury, associated medical costs, and property damage.

Why insure your business through Hiscox?



Experts in small business

- The only insurer to specialize in small business



100 years of experience

- Origins dating back to 1901



Flexible payment options

- Pay monthly or annually



Strong customer service

- Rated 4.7 out of 5 with 10,808 reviews (between 10/2011 and 4/2018)

Ready to get started?

Contact me today to get same-day coverage for your business

Name: Ann M. Curcuru

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Email: ann@curcuruagency.com

HERE'S SOME INFORMATION THAT YOU'LL NEED

- ✓ **Business location**, including the physical address, whether you own or rent the location, and square footage
- ✓ **Number of employees**, now and anticipated over the next year. Include full-time, part-time and temporary employees
- ✓ **Estimated gross sales** for the next 12 months, and estimated gross sales from your largest single customer
- ✓ **Estimated payroll expense** for the next 12 months
- ✓ If your business uses a **written contract**, have an example available

There will be additional questions, depending on your answers to these and the type of business you have.

*Based on Hiscox claim data from 1/1/2016-1/30/2019

This information is provided to assist you in understanding the coverage Hiscox offers and does not modify the terms and conditions of any insurance policy, nor does it imply that any claim is covered. Coverage is subject to underwriting approval, and coverage terms and limits may vary by class of business and may not be available in all states.

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