



JOSEPH KRAR & ASSOCIATES, INC.

J K R A R . C O M

REAL ESTATE



WHO IS THIS PRODUCT FOR?

THOSE LICENSED PROFESSIONAL (AS REQUIRED BY STATE) PROVIDING
REAL ESTATE SERVICES TO THIRD PARTIES FOR A FEE

18 Sub Classes
Including But Not Limited To ...

Title Agents

Escrow Agents

Mortgage Brokers

Letting Agencies

Property Managers
(Non-Owned)

Title Abstractors

Closing Agents

Surveyors

Real Estate Appraisers

Real Estate Agents

Maximum Revenue	\$2M
Minimum Premium (\$1M/\$1M PL Limit)	\$2,000
Products Available & Limits Up To	Monoline Professional Liability - Up to \$1M / \$2M Limits
18 Sub Classes Including But Not Limited To ...	General Liability* - Up to \$1M / \$2M Limits - Separate head of cover - Occurrence ISO form
Title Agents	Hired & Non-Owned Auto* - \$250 K / \$250 K Limits - Sublimit of the GL
Escrow Agents	Cyber* - \$250K 3rd Party, \$25K 1st Party - Separate head of cover * Sub-class dependent
Mortgage Brokers	Deductible
Letting Agencies	Worldwide Coverage
Property Managers (Non-Owned)	Defense Outside the Limit
Title Abstractors	Full Prior Acts
Closing Agents	2-Way Extended Reporting Period
Surveyors	Auto Additional Insureds(PL)
Real Estate Appraisers	Independent Contractors Coverage
Real Estate Agents	Hammer Clause
	Third Party Discrimination
	Existence of asbestos, mold, radon, termites, lead paint
	Lock Box
	Contingent BI/PD
	Unintentional Copyright/Trademark Infringement
	Social Engineering Fraud
	Disciplinary Proceedings
	Subpoena Expenses
	Defendant's Reimbursement
	Joint Venture Proceedings
	Punitive Damages (Where Insurable)
	Criminal Acts Until Final Adjudication
	Personal & Advertising Injury
	Business Personal Property
	Included at Full Limit Within GL Policy
	\$5,000