



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

General Liability*
- Up to \$1M / \$2M Limits
- Separate head of cover
- Occurrence ISO form

Hired & Non-Owned Auto*
- \$250 K / \$250 K Limits
- Sublimit of the GL

Cyber*
- \$250K 3rd Party, \$25K 1st Party
- Separate head of cover
* Sub-class dependent

Deductible \$0 As Standard
Worldwide Coverage As Standard
Defense Outside the Limit Available
Full Prior Acts Available
2-Way Extended Reporting Period As Standard
Auto Additional Insureds(PL) As Standard Where Required
Independent Contractors Coverage As Standard
Hammer Clause 50 / 50
Third Party Discrimination \$250,000
Existence of asbestors, mold, radon, termites, lead paint \$250,000
Lock Box \$25,000
Contingent BI/PD \$250,000
Unintentional Copyright/Trademark Infringement \$250,000
Social Engineering Fraud \$25,000
Disciplinary Proceedings \$25,000
Subpoena Expenses \$5,000
Defendant's Reimbursement \$5,000
Joint Venture Proceedings Included at Full Limit
Punitive Damages (Where Insurable) Included at Full Limit
Criminal Acts Until Final Adjudication Included at Full Limit
Personal & Advertising Injury Included at Full Limit Within GL Policy
Business Personal Property \$5,000