

▶ *Hanover Professional Portfolio*

**Serious Claims,  
Serious Problems\***

The unexpected can happen at any time, anywhere. If any of these happened to you tomorrow, would you be protected?

- An agent shows homes to a couple, only in neighborhoods where the demographics match her client's ethnicity. The couple sues the agent for flagrant discrimination.
- A roofer recommended by a seller's agent installs a new roof on the property prior to the sale. After the new owners move in, the roof leaks and the roofer will not respond. The new owners go after the agent for damages.
- The buyer's agent recommends a home inspector to his client, and the inspector misses a key flaw in the home's foundation. After the closing, the buyer sues the inspector and the agent for the cost of a new foundation, plus damages.
- The seller of a property fails to disclose that the basement floods on a regular basis and the seller's agent doesn't look closely enough to identify the signs of frequent water damage. The new owners bring the agent to court to seek repair compensation as well as temporary living expenses while the work is completed.

## Real Estate Agents/Brokers E&O

Your job is rewarding, but is not without risk. Between first showings and final closings, so many of the activities involved in your profession can be the cause for a lawsuit. Instead of worrying about a potential misstep that can come back to haunt you, you need to be focused on taking good care of your buyers, sellers, and strategic relationships.

That's where our expertise in real estate business insurance can help you.

### We make it simple to stay protected.

In the real estate business, things happen. You can be accused of not showing your buyer homes in certain neighborhoods because of their race or religion. Your seller can fail to disclose known flaws in a home that can expose you to a potential buyer's claim. Perhaps an inspector or workman you recommended botched the job, forcing you into a costly legal defense. Even failing to let a buyer know that the home you're representing has experienced a death can result in a nasty lawsuit, and monetary damages against you. A hundred things can conspire to ruin

your business. That is, unless you are protected by a comprehensive insurance program designed for real estate businesses like yours.

That's what you get from your local Hanover Agent and The Hanover: a special program designed exclusively for real estate agents and brokers. Hanover Real Estate Agents/Brokers E&O (Errors & Omissions) is simple to understand, purchase, and file claims. Its simplicity let's you concentrate on your customers instead of worrying about whether your business is protected should disaster strike—and it often does without warning.

\* These hypothetical examples are provided for discussion purposes only and are not based on actual claims. Insurance policy coverage depends on the facts of each case and the terms, exclusions, and limitations of each policy.

## Why Choose Real Estate Agents/Brokers E&O

Hanover Real Estate Agents/Brokers E&O is created by professional liability experts who fully understand the needs of real estate agents and brokers.

- Provides comprehensive protection against the unique Errors & Omissions (E&O) exposures facing real estate businesses
- A total solution carrier, The Hanover can write all policies from Property to General Liability to Workers' Compensation to the E&O (Professional Liability), providing streamlined billing options and efficient claims handling
- Built-in Tenant Discrimination coverage (\$250,000 sub-limit at no additional premium) adds protection against allegations of denial of housing due to race, ethnicity, handicap, religion, sexual orientation, marital status, age, etc.
- Lockbox coverage included at no additional premium (\$100,000 sub-limit; policy shall apply to claims for damage to or destruction of tangible property arising from the distribution, maintenance, operation or use of a lockbox at any property owned, occupied, leased, listed by or under the control of the insured)
- Built-in technology coverage (protects stored computer data against hacking, viruses, damage, destruction, etc.)
- Coverage available for the sale of agent-owned residential properties
- Defense costs outside the policy limit available to provide more flexibility and coverage in the event of a significant loss
- Up to \$25,000 limit for Disciplinary Proceedings Defense coverage
- Protection against allegations of failure to disclose, report or advice of pollutants such as mold

With the combined deep industry experience of your local agent and The Hanover behind you, there's no need to worry if you are adequately protected or who's watching your back. You'll be able to devote your time to satisfying your current customers and developing new ones.



### Let's do a walk-through soon.

Your Hanover Agent would be happy to review your needs and recommend the right Hanover Real Estate Agents/Brokers E&O insurance solutions for your business. Contact him or her today to learn more about this important coverage.



The  
**Hanover**  
Insurance Group®

The Hanover Insurance Company  
440 Lincoln Street, Worcester, MA 01653

hanover.com

All products are underwritten by The Hanover Insurance Company or one of its insurance company subsidiaries or affiliates ("The Hanover"). Coverage may not be available in all jurisdictions and is subject to the company underwriting guidelines and the issued policy. This material is provided for informational purposes only and does not provide any coverage. For more information about The Hanover visit our website at [www.hanover.com](http://www.hanover.com)

©2014 The Hanover Insurance Group, Inc. All Rights Reserved.