

E&O POLICY CHECKLIST

DOES YOUR E&O PROVIDER:	PEARL INSURANCE	YOUR PROVIDER
Cover environmental failure to advise up to full policy limits (including pollutants, asbestos, lead, and radon)?	✓	
Cover mold claims?	✓	
Cover the sale of agent-owned residential properties?	✓	
Cover claims against agents who are managing their personally-owned residential properties?	✓	
Offer lockbox coverage (all types of lockboxes) to full policy limits (deductible does not apply)?	✓	
Cover open house property damage up to full policy limits?	✓	
Include an automatic fair housing discrimination sub-limit of \$250,000 for claims and damages (with up to \$1,000,000 available)?	✓	
Have an "A" rating or better by the leading financial rating agencies?	✓	
Cover real estate agents, brokers, leasing agents, property managers, auctioneers, appraisers, consultants, short-term escrow agents, referral agents, franchise corporations, employees of independent contractors, business brokers, and notary publics?	✓	
Include defense outside the limits?	✓	
Offer a liberalization clause providing current insureds with automatic coverage for policy enhancements (if no premium is applicable)?	✓	
Include innocent partner coverage for fraud and late reporting?	✓	
Include coverage for subpoena assistance at no cost to insured?	✓	
Cover services via the insured's internet, email, telecommunications, and other similar systems?	✓	
Provide free 3-year Extended Reporting Period (ERP) for death, disability, or retirement?	✓	
Give you network & privacy coverage with a \$50,000 sublimit?	✓	
Provide public relations advisory services for qualifying events with no applicable deductible (for \$25,000 per event, \$50,000 per policy period)?	✓	
Provide defense coverage for disciplinary proceedings with a \$20,000 per proceeding expense limit and a \$50,000 limit for the policy period?	✓	
Include early claim resolution for defense and damages—a 50% deductible reduction (up to \$10,000 per policy period)?	✓	
Include personal injury coverage?	✓	
Offer optional coverages such as contingent bodily injury and property damage and construction development coverage?	✓	
Offer Cyber endorsements to cover expenses associated with a data breach including third-party liability?	✓	



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