## California E&O Insurance from RealCare.

C.A.R.'s only endorsed insurance agency.





## Find your ideal policy and premium below from our Express Program\*

Deductible	Policy Limits	Policy Limits	Policy Limits	<b>Policy Limits</b>	<b>Policy Limits</b>
	\$100,000/\$300,000	\$250,000/\$250,000	\$500,000/\$500,000	\$500,000/\$1 mil	\$1 mil/\$1 mil
\$1,000	\$712	\$752	\$837	\$887	\$930
\$2,500	\$631	\$672	\$757	\$807	\$850
\$5,000	\$517	\$558	\$642	\$693	\$735

<sup>\*</sup>To qualify for the Express Program you must have agency gross commission income less than \$500,000 over the last 36 months and be able to answer "true" to 8 questions.

Go to <a href="www.realcarecar.com">www.realcarecar.com</a>
to get more information on how to get covered in California.

If you currently have a Navigators E&O policy, call RealCare to get information about how to renew.

Navigators is rated A (Excellent) by A.M. Best and was rated one of America's 100 most trusted companies by Forbes Magazine in 2013.

RealCare Insurance Marketing, Inc. is the only endorsed insurance agency of the California Association of REALTORS®. Call 800-939-8088 ext. 207 or go to www.realcarecar.com for more information. We have policies that are priced right for most agencies no matter what size.

## **FEATURES INCLUDE:**

Fungi and Bacteria

**Security Incidents** 

Non-Profit D&O

**Disciplinary Action** 

**Open House** 

**Lock Box** 

**Pollution** 

Claim Expenses in addition to the limits

**Fair Housing Discrimination** 

Subnoena Assistance

Expert Witness added to the Definition of Professional Services

**Owned Property** 

Retiree death or disability extended reporting period

Insured now includes
Spouse and Domestic Partner

Professional Reputation Protection Expense

Items in green were either added, enhanced, or expanded for 2014.

Underwritten by Navigators Insurance Company and Navigators Specialty Insurance Company; One Penn Plaza, New York, NY 10119. The material in this publication does not bind the company in any manner. The coverage is subject to the language of the policy as issued. Programs or products may not be available in all states and policy features may vary by state. Please consult your insurance broker and review the policy for coverage limitations, restrictions, exclusions, terms and conditions.



MARKETING, Inc 800.939.8088 realcareCAR.com License #0B23546