



Williams Underwriting Group

***REAL ESTATE ERROR & OMISSIONS
PROUD TO BE YOUR PROVIDER***

Williams Underwriting Group (WUG) is pleased to announce that we will continue to offer Kentucky Licensees and Firms E&O coverage for the 2018 term. Discover the value of Superior Program Management and Quality E&O Coverage. Choose WUG the Experienced Professionals since 1988.

(WUG has long understood that Real Estate Brokers require broad errors and omissions coverage to protect against professional liability claims. To meet these needs we offer a competitively priced policy that **automatically includes** coverages that individual licensees and Firms have requested. Other policies may not include these coverages, provide reduced coverage limits or coverage may only be available for an **additional premium charge**. Please review the coverages and see the benefits you receive under the **WUG Independent Carrier Real Estate Program**.

Limits of Liability \$100,000 each claim/\$1,000,000 annual aggregate with NO deductible. First Dollar Defense applies.	\$179 (plus taxes and KY surcharge)
Increased Limits of Liability (additional premiums apply) \$250,000 each claim/\$750,000 annual aggregate \$500,000 each claim/\$1,000,000 annual aggregate	Available to Individuals and Firms
First Dollar Defense	Included
Defense Outside Limits	Yes - in connection with the basic policy limits. There are limits on defense for such items as discrimination, regulatory complaints, subpoena coverage, escrow coverages, etc.
Lock Box Property Damage (each claim/annual aggregate)	\$25,000/\$25,000
Fair Housing Discrimination Liability (each claim/annual aggregate)	\$25,000/\$25,000
Escrow / Earnest Money Coverage (each claim/annual aggregate)	\$5,000/\$10,000 (damages and defense costs)
Environmental Hazards Coverage (each claim/annual aggregate)	\$10,000/\$20,000
Regulatory Complaints Coverage (per complaint/annual maximum)	\$2,500/\$5,000
Subpoena Assistance Coverage (per subpoena/annual maximum)	\$2,500/\$2,500
Primary Residence Coverage	Included
Residential Investment Property Coverage (conditions apply)	Included
Conformity Coverage	Included
Contingent Bodily Injury and Property Damage Coverage for Property management activities (\$10,000 each claim/\$10,000 annual aggregate)	\$25 available by endorsement for individual AND firm licensees
Personal Identity Theft Coverage \$25,000 expense reimbursement	\$15 available by endorsement
Licensed Appraisal Endorsement	\$200
Prior Acts Coverage	Insures prior transactions provided you have maintained continuous real estate E&O coverage from any provider.
Spousal/Domestic Partner	Yes in specific situations
Firm/Franchise Coverage	The real estate firm and franchisor are included in the definition of insured for vicarious liability

We will provide you with the KY Private Carrier Certification of Coverage form for the KY Real Estate Commission. **We have included all your KY enrollment material.**

We look forward to continuing our relationship and we want to assure you that our commitment to you and all Kentucky licensees and firms remains unchanged. Please contact WUG at **800-222-4035** with any questions.

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DISCLAIMER: Insurance underwritten and coverage(s) provided by Zurich American Insurance Company. ("Zurich"), an individual member company of Zurich in North America. The descriptions herein are summaries only. They do not in any way amend any coverage(s) you may have purchased from Zurich or any other member companies of Zurich in North America, and do not include all terms, conditions and/or exclusions of the policy(ies) described herein. Please refer to the actual policy(ies) for full terms, conditions, and exclusions and complete details of coverage(s).