



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 2019 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 or may have higher coverage limits](#) 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**.

<b>Limits of Liability</b> \$100,000 each claim/\$1,000,000 annual aggregate with NO deductible. First Dollar Defense applies.	\$179 (plus taxes and KY surcharge)
<b>Increased Limits of Liability</b> (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
<b>First Dollar Defense</b>	Included
<b>Defense Outside Limits</b>	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.
<b>Lock Box Property Damage</b> (each claim/annual aggregate)	\$25,000/\$25,000
<b>Fair Housing Discrimination Liability</b> (each claim/annual aggregate)	\$25,000/\$25,000
<b>Escrow / Earnest Money Coverage</b> (each claim/annual aggregate)	\$5,000/\$10,000 (damages and defense costs)
<b>Environmental Hazards Coverage</b> (each claim/annual aggregate)	\$10,000/\$20,000
<b>Regulatory Complaints Coverage</b> (per complaint/annual maximum)	\$2,500/\$5,000
<b>Subpoena Assistance Coverage</b> (per subpoena/annual maximum)	\$2,500/\$2,500
<b>Primary Residence Coverage</b>	Included
<b>Residential Investment Property Coverage</b> (conditions apply)	Included
<b>Conformity Coverage</b>	Included
<b>Contingent Bodily Injury and Property Damage Coverage for Property management activities</b> (\$10,000 each claim/\$10,000 annual aggregate)	\$25 available by endorsement for individual AND firm licensees
<b>Personal Identity Theft Coverage \$25,000 expense reimbursement</b>	\$15 available by endorsement
<b>Licensed Appraisal Endorsement</b>	\$200
<b>Prior Acts Coverage</b>	Insures prior transactions provided you have maintained continuous real estate E&O coverage from any provider.
<b>Spousal/Domestic Partner</b>	Yes in specific situations
<b>Firm/Franchise Coverage</b>	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 500 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).