

## Eligibility & Conditions

### Eligibility for Agents:

- Current CA real estate license in good standing
- No disciplinary actions against license
- No claims made against you in the past 5 years

### Conditions:

- Applies to single family residential transactions
- Transaction in connection with the claim must be closed & deductible assessed while agent is a current member of program
- Seller Protection Plan applies to qualified residential transactions

Call to order now at  
**800-880-2747 x125**  
or mail in the payment  
section on this brochure  
to the address below.



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PO Box 500810  
San Diego, CA 92150  
Phone 800-880-2747  
Fax 858-618-1655  
[www.cresdirect.com](http://www.cresdirect.com)

Qualified Home Warranty Rep Business Card  
HERE



# The Agent Protector Plus Program

Increase your Listings  
Reduce your E&O Deductible  
Provide Seller's E&O Coverage



# Why Join the Agent Protector Plus Program?

Frustrated at giving up your commission to pay frivolous claims? Want to keep that commission?

Join the **Agent Protector Plus Program** and gain access to CRES' Risk Management Services and Qualified\* Home Warranty programs. These warranty programs qualify you for many benefits including Seller's E&O coverage and a deductible reduction on your office's E&O policy in the event you are named in a lawsuit.

This program was developed *for* agents *by* agents.

## Sign Up Today!

**Agent Protector Plus** **\$79** *Annually*

- Access to CRES Risk Management Program
- Access to CRES Qualified Home Warranty Plans
  - Seller's Protection Plan-Seller's E&O
  - Deductible reduction on your E&O policy

**Note:** The deductible reimbursement and Seller's E&O amounts vary by CRES Qualified Home Warranty program. For more information, visit [www.cresdirect.com](http://www.cresdirect.com) or call 800.880.2747 x125.

\*A home warranty is considered Qualified if it has specific coverage options including a structural endorsement and waiver. The CRES Home Warranty administered by HISCO, the CRES Platinum Home Warranty administered by First American and the CRES Preferred Home Protection Plan administered by Old Republic Home Protection are examples of this. All APP fees are fully earned and non-refundable.

# Benefits of the APP

The Agent Protector Plus Program works with any in-force residential real estate E&O policy.

## Risk Management Services

Members have access to real estate litigation attorneys toll free for legal advice on real estate transactions. Enjoy access to our Legal Forum's Legal Updates and Sample Disclosure Letters.

## Seller's Protection Plan

With your placement of a Qualified Home Warranty, your sellers receive an E&O policy with up to \$50,000\* in coverage in the event they are sued on the transaction. The Seller's Protection Plan is a great listing tool and gives you a competitive advantage over other agents.

## E&O Deductible Reduction

With your placement of a Qualified Home Warranty, reduce the deductible assessed by your E&O insurance carrier up to \$5,000\* in the event you are sued in the transaction.



\*The Seller's E&O coverage and E&O deductible reduction benefits are provided through Delos Insurance Company, or its affiliates, through an agreement with the Real Estate Agents Alliance Purchasing Group (REAPPG) and are exclusively available to its Members. Deductible reduction and SPP coverage amounts vary by Qualified Home Warranty. For more information, visit the Qualified Home Warranties tab at

[www.cresdirect.com](http://www.cresdirect.com)

# APP Enrollment

**Agent Protector Plus** **\$79.00**

Which Qualified HW Company referred you to the APP?

First Name Middle Initial Last Name

Address

Phone Number Email

Real Estate License Number

Broker's Name

Broker's Email

Name of Real Estate office you are affiliated with:

Have you ever been subject to disciplinary action by any state licensing department or other regulatory body as a result of real estate activity?

Yes  No \*If yes, provide details on separate sheet

Have any claims been made during the past 5 years or are you currently aware of any circumstance which might become a claim against you or any of your clients in connection with your provision of professional services?

Yes  No \*If yes, provide details on separate sheet

### Method of Payment

Check (payable to CRES Insurance Services)

Visa

MasterCard

American Express

Credit Card # Exp. date

Verification# (3 digit code on back of card):

Billing Address:

Signature Date