



# Real Estate Association Kit

Safe. **Simple.** Smart.

**“ A proven industry leader protecting over 500,000 real estate professionals nationwide. No other company takes insuring the real estate community so seriously.”**

Steve Sargenti  
–CEO

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# 1 About CRES

Safe, simple and smart, CRES combines entrepreneurial spirit, proven expertise, and superior operational capabilities to create and deliver powerful insurance solutions for the real estate community.

## Our Commitment to Real Estate Professionals

CRES helps real estate professionals manage financial risk so they can focus on their current and future success. We start by helping them understand their business risks, then we quickly and effectively deliver products and services specifically designed to minimize them.

- Real Estate Agents
- Real Estate Brokers
- Real Estate Firms
- Real Estate Appraisers
- Property Managers
- Mortgage Brokers
- Allied Real Estate Trades
- Home Buyers + Sellers

## Why CRES?

We are a team of dedicated experts working together to deliver peace of mind to our clients in the Real Estate Community - we help them “Sleep Tight” through our steadfast commitment to protecting them against business risks.

### We're SAFE

17 years of consecutive experience crafting insurance solutions for real estate professionals with A Rated Carriers and comprehensive risk management services. Clients have peace of mind knowing we're not a fly-by-night provider.

### We're SIMPLE

Easy to do business with - Our services and solutions are straightforward, understandable and hassle free.

### We're SMART

Specific and defined - we refine our products and services in a way that greatly benefits the needs of real estate professionals nationwide.



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## Errors & Omissions

Specially designed to minimize business risks

It's a fact – accidental missteps and disagreements are a real possibility when working with the complexities and variables inherent to the real estate industry. CRES is here to help, with Errors & Omissions Insurance – liability coverage that strengthens the defense if a client files a claim against real estate transactions.

### Sleep Tight

Rest easy with the confidence of CRES. With multiple program options, our Errors & Omissions coverage is reliable, offering a wide range of limit and deductible options.

Account Specialists are available from 6am - 6pm pst to answer all your E&O questions.

**Call 858-618-1648  
for more details.**

**Customized solutions CRES members receive include:**

- Comprehensive Risk management Services
- Per Transaction Payment plans
- Qualified Home Warranties
- Seller's E&O Coverage



## 3 Member Benefits

Available to all CRES clients

### Risk Management

Risk management is the first line of defense against claims. An effective program can prevent a dispute from becoming a claim, and can be a compelling factor in reducing the actual cost of a claim.

We want to hear from our clients as soon as they think there's a claim... not when they actually have one. Involving our attorneys early in the dispute will help resolve the issue before it becomes a claim.

**Risk Management Services include:**

- Phone Consultations
- Contract and Document Review
- Attorney Letters
- Sample Documents

StressLess  
Risk Management Hotline  
**877-273-7467**

### Seller's E&O Coverage

You carry Errors and Omissions Insurance because you know that sometimes, despite your best efforts, things can go wrong. You can now provide this same protection for your clients with the Seller's Protection Plan (SPP) exclusively available to real estate professionals insured with CRES.

With the SPP your seller will receive up to \$50,000 of E&O coverage\* for claims that are not usually covered by a homeowners or other insurance policy.

**Agent Protection:** Claims paid out under this coverage will not be applied against the agent or their firm's E&O policy. Sellers will not need to sue to get E&O coverage.

**Seller Protection:** Sellers will be protected for 180 days from the close of escrow, but can select to extend the term an additional 180 days.

**Listings, Listings, Listings:** Only agents insured with CRES can offer the SPP. It shows they care about the client before AND after the sale.

**Peace of Mind:** Both agent and client will walk away from the transaction knowing they're covered in case of a claim.

\*Seller's E&O coverage and deductible reduction benefits are feature based and not company specific. They are arranged by, and intended for the members of the Real Estate Agents Alliance Purchasing Group (REAAPG). Certain restrictions apply.

# Member Benefits Cont...

Available to all CRES clients

## Qualified Home Warranties

Not all home warranties are the same, and just like you, we offer our clients benefits that can't be found elsewhere. Unless the warranty you recommend to your clients says CRES on the cover, you and your client may be missing a lot of coverage.

### A CRES Qualified Home Warranty can offer:

- For Agents: Add a CRES Home Warranty with E&O to receive Up to a \$2,500 deductible reduction\*
- For the Homeowner: With up to \$50,000 in Seller's E&O Coverage\*, the client is protected just like the agent.
- Optional Structural Coverage: Hidden damage can cost more to repair. With our optional structural coverage, homebuyers will have the most expensive part of their home covered, the structure. \*Not available in all states.



Buyers Protection Group



*First American*  
*Home Buyers Protection*  
*Corporation*



**OLD REPUBLIC**  
**HOME PROTECTION**

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## 4 Association Benefits

Available to Association Members



Not only will your association members get the added value of Risk Management, Qualified Home Warranties and Seller's E&O coverage, they also can receive \$25.00 off their first E&O policy from CRES. Mention promotion code "Association".

**\$25 Off**  
Membership

 **CRES**<sup>SM</sup>  
insurance services

(858) 618-1648  
P.O. Box 500810  
San Diego, CA 92150

Safe. Simple. Smart.

# 5 Media Samples

Our goal is to protect the members of your association. So help us get the word out about CRES and the benefits associated with our services. Have a quarterly magazine? Ad space on your website? Logo Sponsorship? Let's talk and explore the opportunities.



1/4 Page Magazine Ad: Print or Digital / Color or BW



Display Ads: Built to size



Logo Sponsorship: Print or Digital



Full Page Magazine Ad: Print or Digital

Contact Our Marketing Department if you have media opportunities.

858-618-1648 Ext 155

# Let's Talk.

CRES Insurance is committed to providing proven, risk reducing protection to local real estate professionals across the nation.

Please contact us to learn more about the CRES difference.

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**cresinsurance.com**

858-618-1648

**Join the conversation:**

