

Idaho E&O

Coverage Comparison Chart*

Idaho License #128565

Our policies are guaranteed to meet the requirements of the Idaho Real Estate Commission (IREC) - and far exceed what the state program includes. Proof of coverage is electronically sent to IREC.

\$157 a savings of \$51*

\$157.00 Base Package Includes		State Group Program*	CRES
\$500K/\$500K Limits / \$100K Retention***	Highest limits at the lowest cost available vs. \$100K/\$300K limits with state program.	Add \$314 for \$500K/\$1M	✓+
Agent-Owned Property	Coverage for Residential Property (single family residence up to a fourplex). State offers only Primary Residence for fee. Certain conditions apply.	Add \$15	✓+
Pollution / Environmental Coverage, Including Mold & Fungi	Coverage up to most recent sales price or \$500K limit (whichever is less) vs. varied options up to \$10K for state program.	Add \$5/\$35	✓+
Disciplinary Proceedings Assistance	\$20K up to \$50K per enrollment period vs. \$2.5K/\$5K (defense costs) for state program.	Add \$15	✓+
Escrow Disputes	Coverage up to policy limits vs. \$2.5K/\$5K (defense costs only) for state program.	Add \$20	✓+
Lock Box Property Damage Coverage	Coverage up to policy limits vs. \$5K/\$10K (no defense coverage) for state program.	✓	✓+
Fair Housing / Discrimination Defense	Coverage up to policy limits for defense vs. \$2.5K/\$5K (defense costs only) for the state program.	✓	✓+
Defense Outside Limits	Provides a separate limit for Attorney's Fees (\$500K or optional \$1 million).	✓	✓
First Dollar Defense	First Dollar Defense for claims where only attorney's fees are paid.	✓	✓
All Licensed Activities Covered	Per IREC, we cover all activities requiring a license, including Commercial.	✓	✓
Prior Transactions Covered	Coverage for past closings, as long as you have had continuous coverage with us or any other insurance company.	✓	✓
Firm & Franchise Coverage	Includes Firm and Franchiser as an Additional Insured.	✓	✓
Subpoena Response Coverage	Coverage up to \$30K per subpoena.	N/A	✓
Building Permit History Reports	Receive up to 25 reports per year (a \$99.95 value). Additional reports can be purchased at a discount.	N/A	✓
Risk Management - Legal Advisory Services	For real estate document review, phone consultations, attorney letters, etc. from top on-call local attorneys 7 days a week.	N/A	✓
Conformity Endorsement	Amends policy language to comply with requirements of other states. For ID residents only.	Add \$15	✓
Seller's E&O Coverage**	Want more listings? Give your sellers peace of mind with \$25K in E&O coverage for their primary residence.	N/A	✓
Cyber Coverage	\$50,000 for Client Notification costs due to a Data / Security Breach.	N/A	✓
Open House and Showings Coverage (Contingent Liability)	For open house, home viewings, and other real estate activities where injuries and/or property damage occurs. Covers up to \$100K for Defense and \$100K for Damages.	N/A	✓
Low Cost Optional Coverage		State Group Program*	CRES
Fair Housing / Discrimination Defense and Damages Coverage to Limits	Coverage up to policy limits for defense and damages vs. \$10K for \$15 or \$25K for \$24 for state program.	Add \$15/\$24	Add \$8
Residential Appraisers or Mortgage Brokering	Get coverage for one or both, just \$8 for Appraiser and \$4 for Mortgage Brokering.	Appraisers Add \$200	Add \$8 or \$4
Cyber Damages and Defense	\$50,000 coverage for cyber damages and defense due to a Data/Security Breach.	N/A	Add \$35
\$1 million/\$1 million Liability	Highest limits at lowest cost available.	N/A	Add \$16

Our policies cover all activities requiring a license, however, we do charge an added premium if you have performed other services in the past 12 months – \$24 for any Commercial Sales; \$8 Commercial Property Management; \$8 for Residential Appraisals or \$4 for Mortgage Brokering.

+ CRES meets and exceeds the state offering.

*Pricing and comparison examples based on available information at the time of printing. Savings quoted is for licensees who only perform Residential Real Estate activities. Read policy for a full description of coverage and benefits.

**Your seller of their primary residence will be protected for 180 days from the close of escrow, but can select to extend the term an additional 180 days. Certain restrictions apply. Visit website for details.

*** Retention is out-of-pocket claims cost



Sign up today: www.cresinsurance.com/idaho

Safe. Simple. Smart.