

Kentucky Errors & Omissions

Kentucky License # 619610

Better Drivers Pay Less for Insurance, Now Better Real Estate Agents Can Too.

As part of your Kentucky real estate license renewal, you have to submit proof of E&O insurance coverage, but you get to decide where you purchase that insurance. So why should you pay more than you have to?

More Coverage for Less Money

Since 1996, CRES has provided Errors & Omissions insurance for over 500,000 real estate professionals in Kentucky and across the country. Our program is designed specifically for “low risk” real estate professionals – those that specialize in residential real estate and have had no claims or complaints in the past 5 years. As a result, we can offer you more coverage for less.

E&O Package
starts at just

\$80

Includes Taxes &
Kentucky Surcharge

Why
would you
pay more?

Our E&O insurance policy meets 100% of the state requirements, is “A” rated, and provides additional coverage and benefits.

All for \$80, a savings of \$36 compared to the state group program.

Why CRES?

Extensive Experience – For over 15 years, CRES has been dedicated to protecting real estate professionals with risk management services, quality insurance programs and exceptional customer service.

Quick and Easy – CRES offers a simple, streamlined online application and 24/7 access to your policy information. You can receive a quote and buy online immediately.

Insurance Plus... – When you purchase an insurance policy with CRES, you get so much more. All our members have access to our seller’s protection plan and team of risk management attorneys.

Sign up today online:
www.cresinsurance.com/kentucky.html

Contact: 858.618.1648 | info@cresinsurance.com

 **CRES**SM
insurance services

Safe. Simple. Smart.

CRES Insurance Services, LLC, is a leader in Real Estate Errors and Omissions (E&O) insurance and has covered over 500,000 real estate professionals nationwide. We are known for our “best value” pricing, comprehensive coverage and outstanding customer service.

We provide “A” rated E&O policies as well as legal risk management services, seller’s E&O protection plans and more. All policies are guaranteed to meet the requirements of the Kentucky Real Estate Commission (KREC).

Apply online: www.cresinsurance.com/kentucky.html – there are no convenience fees.

\$80 Base Package Includes Taxes and Kentucky Surcharge		State Group Program*	CRES
\$100k/\$1M Limit \$0 Deductible	Total liability coverage as required to comply with the KREC guidelines.	✓	✓
Claims Expense Outside Limits	Full coverage up to policy limits for damages. (\$100k or optional upgrade to \$1million).	✓	✓
Retroactive/Prior Acts Coverage	Coverage for past closings, as long as you have had continuous coverage.	✓	✓
Lock Box Property Damage Coverage	Coverage up to policy limits (\$100k or optional \$1million) VS. \$10k for State Program	✓	✓+
Agent Pre-Paid Legal	Includes document review, phone consultations, attorney letters, etc, from our team of top attorneys.	N/A	✓+
Megan’s Law Coverage	Coverage for reduced property value due to bodily injury, sickness, or death of any person.	N/A	✓+
Low Cost Optional Coverage		State Group Program*	CRES
Pollution Coverage	Coverage up to Policy Limits (\$100k or Optional \$1million) VS. \$5k/\$10k for State Program.	✓	Add \$7
Fair Housing / Discrimination Defense and Indemnity	Coverage up to policy limits of (\$100k or Optional \$1million) VS. \$10k/\$10k for State Program.	✓	Add \$7
Seller’s E&O Coverage**	Want more listings? We give your seller’s \$25k in E&O coverage for their primary residence.	N/A	Add \$4
Contingent Bodily Injury / Property Damage	Covers Open Houses, home viewings, and other activities where injuries and/or property damage occurs. Up to \$100k in defense /damages.	N/A	Add \$7
Agent Owned Property	Coverage for Residential Property (1-4 Units). State Program includes Primary Residence, “Residential Personal Interest” Coverage is extra.	Add \$6	Add \$4
\$1 mil./\$1 mil. Liability	Highest limits at the lowest cost available VS.\$250k-\$500k limit for State Program	Add \$60 -\$165	Add \$13
Appraisers Coverage	Covers appraisal work if less than 20% of your total GCI. <i>State has no GCI Limitation</i>	Add \$200	Add \$13

*Comparison based on public advertising available. Be sure to do a thorough comparison of all coverage to confirm the information is accurate.** Seller’s E&O coverage is feature based and not company specific. It is arranged by, and intended for the members of the RealEstate Agents Purchasing Group (REAPG). Certain restrictions apply.