

Coverage Comparison Chart*

Our policies are guaranteed to meet the requirements of the Louisiana Real Estate Commission (LREC) -- and far exceed what the state program includes.

Starts at just
\$117

\$117.00 Base Coverage		State Group Program*	CRES
\$100,000/\$500,000 Limits / \$1000 Retention***	Versus \$100K/\$300K limits with the State Group Policy.	\$129	✓+
First Dollar Defense	First Dollar Defense for claims where only attorney's fees are paid.	✓	✓
Agent-Owned Property	Coverage for Residential Property (single family residence up to a fourplex). State program only includes "Primary Residence" without added fee. Certain conditions apply.	Add \$50	✓
Defense Outside Limits	No limit on attorney's fees to defend your claim.	✓	✓
All Licensed Activities Covered	Per LREC, we cover all activities requiring a license, including Commercial.	✓	✓
Franchise and Firm Coverage	Includes Firm and Franchisor as an Additional Insured.	✓	✓
Prior Transactions Covered	Coverage for past closings, as long as you have had continuous coverage with us or any other insurance company.	✓	✓
Conformity Endorsement	Amends policy language to comply with requirements of other states. For LA residents only.	Add \$25	✓
Fair Housing / Discrimination Defense Only	Coverage up to policy limits for defense vs. \$25K for state program.	✓	✓+
Lock Box Property Damage Coverage	Coverage up to policy limits vs. \$5K/\$10K for state program.	✓	✓+
\$100,000 Pollution / Environmental Coverage, Including Mold & Fungi	Coverage up to most recent sales price or \$100,000 limit (whichever is less) vs. \$10K/20K for state program. Increase to \$500K with CRES for just \$4.	✓	✓+
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	✓+
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	✓+
Cyber Coverage	\$50,000 for Client Notification costs due to a Data/Security Breach vs. \$5K/\$10K for state program.	✓	✓+
Disciplinary Proceedings Assistance	Up to \$50,000 per enrollment period vs. \$2.5K up to \$5K for state program.	Add \$25	✓+
Low Cost Optional Coverage		State Group Program*	CRES
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 \$100,000 for Defense and \$100,000 for Damages.	N/A	Add \$8
Fair Housing / Discrimination Defense and Damages Coverage	Coverage up to policy limits for defense and damages.	N/A	Add \$8
Cyber Damages and Defense	\$50,000 coverage for cyber damages and defense due to a Data/Security Breach.	N/A	Add \$35

Our policies cover all activities for which a real estate license is required.

+ CRES meets and exceeds the state offering.

*Final price subject to change. Pricing and comparison examples based on available information at the time of printing. Savings quoted is for licensees performing activities requiring a license. 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

Arthur J. Gallagher Risk Management Services, Inc. CA License #0D69293

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