

Coverage Comparison Chart*

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

Starts at Just **\$117**

\$117.00 Base Package Includes		State Group Program*	CRES
\$500,000/\$500,000 Limits / \$1000 Retention***	Highest limits at the lowest cost available vs. \$100K/\$300K limits with state program.	\$235 for \$500K Limit	✓+
All Licensed Activities Covered	Per NREC, 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.	✓	✓
First Dollar Defense	First Dollar Defense for claims where only attorney's fees are paid.	✓	✓
Firm & Franchise Coverage	Includes Firm and Franchiser as an Additional Insured.	✓	✓
Agent-Owned Property	Coverage for Residential Property (single family residence up to a fourplex). State program includes Primary Residence and residential personal interest. Certain conditions apply.	✓	✓
Conformity Endorsement	Amends policy language to comply with requirements of other states. For NE residents only.	Add \$15	✓
\$100,000 Pollution / Environmental Coverage, Including Mold & Fungi	Coverage up to most recent sales price or \$100,000 limit (whichever is less) vs. \$20K/\$40K (damages and defense, combined) for state program. Increase to \$500K with CRES for just \$4.	✓	✓+
Lock Box Property Damage Coverage	Coverage up to policy limits vs. \$100K/\$300K (damages, no limit on defense) for state program.	✓	✓+
Escrow Disputes	Coverage up to policy limits vs. \$5K/\$10K (damages and defense cost, combined) for state program.	✓	✓+
Cyber Coverage	\$50,000 for Client Notification costs due to a Data/Security Breach Vs. \$5K for the state program.	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, subpoena assistance, regulatory complaints, etc. from on-call top local attorneys 7 days a week.	N/A	✓+
Low Cost Optional Coverage		State Group Program*	CRES
Defense Outside Limits	Provides a separate limit for Attorney's Fees (\$500K or optional \$1 million).	Incl.	Add \$8
Fair Housing / Discrimination Defense and Damages Coverage to Limits	Coverage up to policy limits for damages and defense vs. \$50K/\$50K (damages and defense cost, combined) with state program.	Incl.	Add \$8
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 vs. \$10K/\$10K for state program.	Add \$50	Add \$8
Seller's E&O Coverage**	Want more listings? Give your sellers peace of mind with \$25,000 in E&O coverage for their primary residence.	N/A	Add \$5
Residential Appraisers	Get coverage for appraiser activity. Additional \$200 for state group Appraisers coverage.	Add \$200	Add \$8
Mortgage Brokering	Coverage for mortgage brokering activities.	N/A	Add \$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.

