

## Coverage Comparison Chart\*

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

**\$141**  
a savings of \$46\*

\$141.00 Base Package Includes		State Group Program*	CRES
<b>\$1M/\$1M Limits / \$1000 Retention***</b>	Highest limits at the lowest cost available vs. \$100K/\$500K limits with state program.	<b>\$327 for \$500K Limit</b>	✓+
<b>All Licensed Activities Covered</b>	Per NDREC, we cover all activities requiring a license, including Commercial.	✓	✓
<b>Prior Transactions Covered</b>	Coverage for past closings, as long as you have had continuous coverage with us or any other insurance company.	✓	✓
<b>First Dollar Defense</b>	First Dollar Defense for claims where only attorney's fees are paid.	✓	✓
<b>Defense Outside Limits</b>	Provides a separate \$1,000,000 limit for Attorney's Fees.	✓	✓
<b>Cyber Coverage</b>	\$50,000 for Client Notification costs due to a Data/Security Breach.	✓	✓
<b>Data Breach Notification Coverage</b>	Coverage up to \$50,000 to notify clients due to a data breach vs \$5K for the state plan.	✓	✓
<b>Conformity Endorsement</b>	Amends policy language to comply with requirements of other states. For ND residents only.	Add \$15	✓
<b>\$100,000 Pollution / Environmental Coverage, Including Mold &amp; Fungi</b>	Coverage up to most recent sales price or \$100K limit (whichever is less) vs. \$10K/\$20K (damages, no limit on defense) for state program. Increase to \$500K with CRES for just \$4.	✓	✓+
<b>Escrow Disputes</b>	Coverage up to policy limits vs. \$5K/\$10K (damages, no limit on defense) for state program.	✓	✓+
<b>Agent-Owned Property</b>	Coverage for Residential Property (single family residence up to a fourplex), not just primary residence like the state program. Certain conditions apply.	✓	✓+
<b>Lock Box Property Damage Coverage</b>	Coverage up to policy limits vs. \$5K/\$10K (damages, no limit on defense) for state program.	✓	✓+
<b>Building Permit History Reports</b>	Receive up to 25 reports per year (a \$99.95 value). Additional reports can be purchased at a discount.	N/A	✓+
<b>Risk Management - Legal Advisory Services</b>	For real estate document review, phone consultations, attorney letters, etc. from on-call top local attorneys 7 days a week.	N/A	✓+
Low Cost Optional Coverage		State Group Program*	CRES
<b>Fair Housing / Discrimination Defense and Damages Coverage to Limits</b>	Coverage up to policy limits for damages and defense vs. \$25K/\$25K (damages, no limit on defense) with state program.	Incl.	Add \$8
<b>Open House and Showings Coverage (Contingent Liability)</b>	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	Add \$8
<b>Seller's E&amp;O Coverage**</b>	Want more listings? Give your sellers peace of mind with \$25K in E&O coverage for their primary residence.	N/A	Add \$5
<b>Residential Appraisers</b>	Get coverage for appraiser activity. Additional \$200 for state program.	Add \$200	Add \$8
<b>Mortgage Brokering</b>	Coverage for mortgage brokering activities.	N/A	Add \$4
<b>Cyber Damages and Defense</b>	\$50,000 coverage for cyber damages and defense due to a Data/Security Breach.	N/A	Add \$35

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 for Commercial Property Management; \$8 for Residential Appraisals, \$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



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Safe. Simple. Smart.