

# Wyoming Real Estate E&O

## Coverage Comparison Chart\*

Wyoming License #10347

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

**\$125**  
a savings of \$40\*

\$125.00 Base Package Includes		State Group Program*	CRES
<b>\$500K/\$500K Limits / \$1000 Retention***</b>	Highest limits at the lowest cost available vs. \$100K/\$500K limits with state program.	<b>\$309 for \$500K Limit</b>	✓+
<b>Firm &amp; Franchise Coverage</b>	Includes Firm and Franchiser as an Additional Insured.	✓	✓
<b>All Licensed Activities Covered</b>	Per WREC, 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>Conformity Endorsement</b>	Amends policy language to comply with requirements of other states. For WY residents only.	✓	✓
<b>\$100,000 Pollution / Environmental Coverage, Including Mold &amp; Fungi</b>	Coverage up to most recent sales price or \$500K limit (whichever is less) vs. \$10K/\$20K for the state program. Increase to \$500K with CRES for just \$4.	✓	✓+
<b>Subpoena Response Coverage</b>	Coverage up to \$30,000 per subpoena vs \$5K for state program.	✓	✓+
<b>Disciplinary Proceedings Assistance</b>	Up to \$50,000 per enrollment period vs. \$5K for state program.	✓	✓+
<b>Escrow Disputes</b>	Coverage up to policy limits vs. \$5K/\$10K for state program.	✓	✓+
<b>Agent-Owned Property</b>	Coverage for Residential Property (single family residence up to a fourplex) not just a Primary Residence or limited interest like the state program. Certain conditions apply.	✓	✓+
<b>Lock Box Property Damage Coverage</b>	Coverage up to policy limits vs. \$100K/\$300K for state program.	✓	✓+
<b>Cyber Coverage</b>	Coverage up to \$50,000 to notify clients due to a data breach.	N/A	✓+
<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 top on-call local attorneys 7 days a week.	N/A	✓+
Low Cost Optional Coverage		State Group Program*	CRES
<b>Defense Outside Limits</b>	Provides a separate limit for Attorney's Fees (\$500K or optional \$1 million).	Incl.	Add \$9
<b>Fair Housing / Discrimination Defense and Damages Coverage to Limits</b>	Coverage up to policy limits for damages and defense vs. \$50K/\$50K for state program.	Incl.	Add \$9
<b>Open House and Showings Coverage (Contingent Liability)</b>	Covers up to \$100K for Defense and \$100K for Damages vs. \$10K for Property Management Claims only.	Add \$25 Property Mgt. Only	Add \$9
<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 \$6
<b>Cyber Damages and Defense</b>	\$50,000 coverage for cyber damages and defense due to a Data/Security Breach.	N/A	Add \$35
<b>\$1 million/\$1 million Liability</b>	Highest limits at lowest cost available.	N/A	Add \$18

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 – \$26 for any Commercial Sales, \$9 Commercial Property Management; \$9 for Residential Appraisals or \$5 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/wyoming](http://www.cresinsurance.com/wyoming)

Safe. Simple. Smart.