

# Idaho E&O

## Coverage Comparison Chart\*

Idaho License #128565

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

Starting at just **\$153**

<b>\$153.00 Base Package Includes</b>		State Group Program*	CRES
<b>\$500K/\$500K Limits / \$100K Retention***</b>	Highest limits at the lowest cost available vs. \$100K/\$300K limits with state program.	Add <b>\$251 for \$500K/\$1M</b>	✓+
<b>Agent-Owned Property</b>	Coverage for Residential Property (single family residence up to a fourplex). State offers only Primary Residence. Certain conditions apply.	✓	✓+
<b>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 state program.	✓	✓+
<b>Disciplinary Proceedings Assistance</b>	\$20K up to \$50K per enrollment period vs. \$2.5K/\$5K (defense costs) for state program.	✓	✓+
<b>Escrow Disputes</b>	Coverage up to policy limits vs. \$5K/\$10K for state program.	✓	✓+
<b>Lock Box Property Damage Coverage</b>	Coverage up to policy limits vs. \$5K/\$10K (no defense coverage) for state program.	✓	✓+
<b>Subpoena Response Coverage</b>	Coverage up to \$30K per subpoena vs. \$2.5K for state program.	✓	✓+
<b>Cyber Coverage</b>	\$50,000 for Client Notification costs due to a Data / Security Breach vs. \$5K for the state program.	✓	✓+
<b>Fair Housing / Discrimination Defense</b>	Coverage up to policy limits for defense (unlimited with state.)	✓	✓
<b>Defense Outside Limits</b>	Provides a separate limit for Attorney's Fees (\$500K or optional \$1 million).	✓	✓
<b>First Dollar Defense</b>	First Dollar Defense for claims where only attorney's fees are paid.	✓	✓
<b>All Licensed Activities Covered</b>	Per IREC, 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>Firm &amp; Franchise Coverage</b>	Includes Firm and Franchiser as an Additional Insured.	✓	✓
<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	✓
<b>Conformity Endorsement</b>	Amends policy language to comply with requirements of other states. For ID residents only.	Add <b>\$15</b>	✓
<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	✓
<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	✓
<b>Low Cost Optional Coverage</b>		State Group Program*	CRES
<b>Fair Housing / Discrimination Defense and Damages Coverage to Limits</b>	Coverage up to policy limits for defense and damages vs. \$25K/\$25K for state program.	Incl.	Add <b>\$8</b>
<b>Cyber Damages and Defense</b>	\$50,000 coverage for cyber damages and defense due to a Data/Security Breach.	N/A	Add <b>\$35</b>
<b>\$1 million/\$1 million Liability</b>	Highest limits at lowest cost available.	N/A	Add <b>\$16</b>

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.

+ 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. \$500,000 limits apply to residential single family homes up to fourplex transactions. \$100,000 limits apply to Land, Commercial Sales, and Property Management transactions.



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Safe. Simple. Smart.