

Individual Licensee E&O

Insurance for Real Estate Licensees



Build Your Business with Independent Protection.

Just as a doctor should have medical malpractice insurance, a real estate licensee should have errors and omissions insurance. This insurance protects you against claims and lawsuits if you inadvertently make a mistake.

Brokers buy insurance protection for the company itself. But real estate licensees are independent contractors, and often act in a wide variety of roles. Some of these roles might not be within the scope of the Broker-Licensee relationship. What if you manage a property for a friend on the side, or refer a mortgage deal to a friend? Will you be covered under the broker's policy? Maybe not. 🔄



Why Carry Individual Errors & Omissions?

- » **Portable:** Coverage is not at risk when you change brokers, or transact business "on the side". It follows you wherever you go.
- » **Personal:** Why share limits with anyone else? Many firms only buy a few thousand dollars per agent in coverage!
- » **Permanent:** Brokers go out of business, pass away, or are otherwise unable or unwilling to obtain continuous protection for past deals. With your own coverage you are the master of your insurance fate.
- » **Affordable:** Why pay more than you should for insurance and risk management? The vast majority of licensees are low risk, yet when buying bulk insurance, everyone pays for the one bad apple.

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