

The CRES Difference For More Than 20 Years



✓ **E&O Insurance + ClaimPrevent®: Specifically Designed to Minimize Your Business Risks**

Our extensive Errors and Omissions insurance program is designed to proactively minimize specific-to-real-estate risks. We give you innovative tools to help avoid the risks in your daily business. If something does go wrong, you'll have the right protection.

✓ **Claim Prevent® Pre-Claim Legal Services: Helping You Prevent Claims Daily**

With CRES, you have access to our Pre-Claim Legal Services consultations, contract review, attorney letters, and more. Our expert local real estate attorneys can help you prevent a dispute from becoming a claim, and help reduce the actual cost of a claim. This service is separate from your E&O insurance, so there's no retention (out-of-pocket claims costs) and no increased insurance cost when it's used.

At CRES, we want to prevent claims, not just file them.

✓ **Seller's E&O*: Simple, Inexpensive, Valuable Protection for You and Your Seller**

Our unique coverage protects your residential listing clients. In the event your sellers are sued by the buyer alleging a wrongful act,, the sellers are covered with \$25,000 of E&O.

When added to your CRES policy, all of your qualified listings are automatically covered. Sellers are protected for 180 days from closing when selling their primary residence and can extend the coverage an additional 180 days (with an additional premium paid by the sellers). The Seller's E&O policy has a \$2,500 retention.

✓ **Building Permit History Reports***

Nearly 20% of claims are related to permit issues, with a significant number involving sewer/septic issues. A Building Permit History report will help minimize these potential claims by disclosing the permit and sewer/septic status of a home.

You receive a free annual allotment of Building Permit History Reports based upon the type of policy, with discounts on additional Reports.



Qualified Home Warranties: Unique Benefits for Your Clients, Reduced Retention for You

Not all Home Warranties are created equal. As a CRES E&O customer, you have access to Home Warranties you simply won't find elsewhere. A CRES Qualified Home Warranty can offer you and your client:

- Up to a \$5,000 retention reduction* for you.
- Up to a \$50,000 in Seller's E&O Coverage* for your client.
- Optional Structural Coverage: Hidden damage costs more to repair. With this coverage, home buyers will have the most expensive part of their home covered.



Have questions? Just ask.

We are your real estate insurance experts. We have a wide variety of real estate E&O policies available starting at \$350, as well as BOP, Cyber Liability, and Workers' Compensation policies. **Contact us today.**

800.880.2747 | GGB.LV2.CRES.CustSvc@ajg.com
www.cresinsurance.com

*** Not all services are available everywhere.**

Seller's E&O coverage and retention reduction are feature-based and not company-specific. They are arranged by and intended for the members of the Real Estate Services Council Risk Purchasing Group, LLC. (RESCRPG). The E&O Retention Reduction is provided by CRES Insurance Services and applies to real estate licensed members of the Real Estate Services Council Risk Purchasing Group, LLC. (RESCRPG) who pay for the Home Warranty Plan. Certain restrictions apply. Although other warranties may qualify, only those with the CRES logo from Fidelity National Home Warranty, Old Republic Home Protection, and First American Home Warranty are guaranteed to receive these benefits.