RealProSure
Be Sure You're Protected

Protection for

Real Estate
Industry Professionals

What is RealProSure?

RealProSure is our customized General Liability Insurance product designed for associations, brokerages and individuals operating in the real estate industry. Our product is unique in a variety of different ways, but most importantly RealProSure has been tailored to respond to those scenarios where a REALTOR® is left most vulnerable and where a standard Commercial General Liability policy does not provide coverage.

What makes RealProSure Unique?

- We built this program with Real Estate professionals in mind.
- When enrolling in the program, REALTORS®/agents only pay for the days of coverage that are incurred
- For brokerages and associations, there is no need to continually report subscribed REALTORS®/agents, it's only required at the end of the policy period.
- Associations and brokerages are given the ability to issue certificates.
- We have been endorsed and are an approved vendor for several associations such as Calgary Real Estate Board, Alberta Real Estate Association, New Brunswick Real Estate Association and the Newfoundland and Labrador Association of Realtors.
- We offer competitive pricing with no increases since the inception of the program. Instead, we negotiate with our partner insurer, Intact Insurance, to add value and coverages to our program.

Real Agents, Real Claims

Situation:

An agent finished hosting an open house that seems to go well. The next day the homeowner calls saying their expensive Rolex that was left on the bedside table is missing.

The Issue:

The agent was being accused of stealing an expensive watch from the homeowner. The watch was worth about $50,000.

Resolution:

The incident was reported to us and we had an adjuster walk the agent through the claims process. Once it's been reported the adjuster will investigate the disappearance and determine whether or not there is negligence.

If it is determined that there was negligence on the agents part (which doesn't mean they stole it!) then our policy will pay for the damages.

This type of coverage is not normally included in a standard liability policy.

LloydSadd

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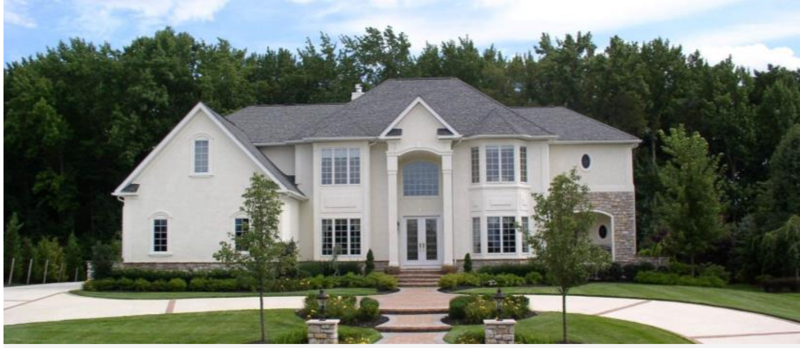

What are the benefits?

This policy is managed by the association. When managed by a large association cost savings are able to flow directly to the individual agent

The coverage and defense under the policy are automatically extended to:

- The brokerage, association, its officers, directors and employees;
- The independent agents, their corporations and any licensed or unlicensed assistants.

Coverage Provided

Bodily Injury and Property Damage Liability (with custom wording for open houses)	$5,000,000
Non-owned Automobile Liability	$5,000,000
Employers Liability	$1,000,000
Employment Practices Liability	$1,000,000
Property Damage Deductible	$1,000
Bodily Injury Deductible	$0
Lost or Stolen Bank Drafts	$100,000
Mysterious Disappearance During Showing	Incl.
Regulatory Legal Expense Defense	$25,000

Claims Scenarios

Agents are often blamed for all sorts of mishaps, regardless of whether or not they are at fault.

For example:

- Someone is injured during an open house and alleges it was because of the agent.
- A listing sign blows into the street and hits a vehicle, which then causes an accident.
- After an open house, the homeowner claims that their expensive possessions have mysteriously gone missing and is blaming the agents. (*This type of claim is not covered under a traditional Commercial General Liability policy. We have customized our policy to ensure that this is included)
- You forget to close a window after showing a home and a storm ends up flooding the basement.
- An agent loses an $80,000 bank draft and is fraudulently deposited.

None of these situations would be covered under an agent's mandatory Errors & Omissions coverage. All of these scenarios would be covered under the RealProSure Program

Your Dedicated Advisors

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Talk to your broker about getting RealProSure into your office today.

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