# HOME INSPECTORS

## **NEGLIGENCE HAPPENS**

Thousands of Home Inspectors already protect themselves and their families from significant financial losses with Errors and Omissions (E+O) protection with BRP. We offer individual coverage as well as single policy coverage for multiple inspectors to reduce exposure to liability claims. Our policy form provides extensive protection. What's more, we also offer a general liability (GL) policy to customers who purchase or renew our E+O.

### **PII INDUSTRY LEADING COVERAGE**

	PII Pro Plus		PII Pro	
Termite Coverage		Up to \$250,000**		Up to \$250,000**
Lead Paint Coverage	0	*	٩	Up to \$250,000**
Mold Defense & Indemnity	0	* Excluded in LA	0	Defense Only \$100,00 Excluded in LA
Referring Party Extension		Included		Included
Radon Testing Coverage		Included		Included
Contingent BI/PD	٩	*	۲	Up to \$500,000**
Commercial Inspection		Up to 150,000 sq ft		Up to 50,000 sq ft
Independent Contractors		Included		Included
Franchisor's Coverage		Available		Available
Dry-Rot Coverage		Included		Included
Thermal Imaging Coverage		Included		Included
Disciplinary Proceedings		Included		Included
Cyber Breach Event Coverage		\$150,000	0	\$50,000
Pesticide Applications		\$5,000		\$5,000
Well/Septic		\$100,000/\$400,000		\$100,000/\$300,000
Pool/Spa Coverage		\$100,000/\$400,000		\$100,000/\$300,000
Carbon Monoxide	٢	\$100,000/\$400,000	۲	\$100,000/\$300,000
Air Quality <sup>NEW!</sup>		Included		Not Included
Residential Code Inspections NEW!	0	Included		Not Included
EIFS/Stucco <sup>NEW!</sup>	0	Included		Not Included
General Liability <sup>NEW!</sup>	0	Included		Not Included
Residential Insurance Inspections NEW!		Included		Not Included
Residential Energy Audits <sup>NEW!</sup>		Included		Not Included
Residential 203 Consulting <sup>NEW!</sup>		Included		Not Included
Kitchen Appliances <sup>NEW!</sup>	٢	Included		Not Included
Residential 4 Point Inspections NEW!	$\bigcirc$	Included		Not Included

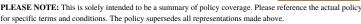
\*Sublimit for this coverage is based on the policy limit bound for PII PRO PLUS but will be lower if policy

limit bound is lower than \$500k

\*\*Maximum sublimit allowed but will be lower if policy limit bound is lower than \$250k

Putting risk in its place





TARGET MARKETS AT A GLANCE

Product: Professional Liability and General Liability for Home Inspectors.

Target: Home Inspectors

Capacity: \$1mm

Admitted: Available in all states, excluding AK, HI, LA and WV

#### General Liability Available:

- Can only be purchased when PL is purchased.
- Stand Alone or Shared Limit options
- Deductible is the same as the PL deductible.
- GL limits cannot exceed PL limits
- Premiums starting at \$365.

### **REAL LIFE EXPOSURES**

Home Inspectors are expected to know everything about every house they inspect. Unfortunately, suits for negligent prepurchase inspection are all too common. If a suit is brought, inspectors often feel safe with a clause in their contract limiting damages to the fee paid. The courts have disagreed in many cases and awarded damages to the client.

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