

# 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	✓ *	✓ Up to \$250,000**
Mold Defense & Indemnity	✓ * <small>Excluded in LA</small>	✓ Defense Only \$100,00 <small>Excluded in LA</small>
Referring Party Extension	✓ Included	✓ Included
Radon Testing Coverage	✓ Included	✓ Included
Contingent BI/PD	✓ *	✓ 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	✓ \$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	✓ \$100,000/\$400,000	✓ \$100,000/\$300,000
Air Quality <small>NEW!</small>	✓ Included	Not Included
Residential Code Inspections <small>NEW!</small>	✓ Included	Not Included
EIFS/Stucco <small>NEW!</small>	✓ Included	Not Included
General Liability <small>NEW!</small>	✓ Included	Not Included
Residential Insurance Inspections <small>NEW!</small>	✓ Included	Not Included
Residential Energy Audits <small>NEW!</small>	✓ Included	Not Included
Residential 203 Consulting <small>NEW!</small>	✓ Included	Not Included
Kitchen Appliances <small>NEW!</small>	✓ Included	Not Included
Residential 4 Point Inspections <small>NEW!</small>	✓ 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*



**BusinessRisk PARTNERS**



PLEASE NOTE: This is solely intended to be a summary of policy coverage. Please reference the actual policy for specific terms and conditions. The policy supersedes all representations made above.

### 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 pre-purchase 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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