



# Peace of Mind with Pre-Claims Assistance

With Real Estate Errors & Omissions Insurance from 360 Coverage Pros, underwritten by Liberty Specialty Markets, you'll enjoy peace of mind with our Pre-Claims Assistance benefit, available at no cost with your policy.

Our program's Pre-Claims Assistance & Risk Management Hotline is managed by Wilson, Elser, Moskowitz, Edelman & Dicker, LLP, a firm of over 800 attorneys in 38 office around the country. Wilson Elser has over 50 years of experience in professional liability matters with particular interests in matters involving real estate agents, brokers and other real estate professionals.

## How it works

Wilson Elser helps our customers proactively assess and manage risk, with attorneys who offer pre-claim assistance, suggestions and loss control resources.

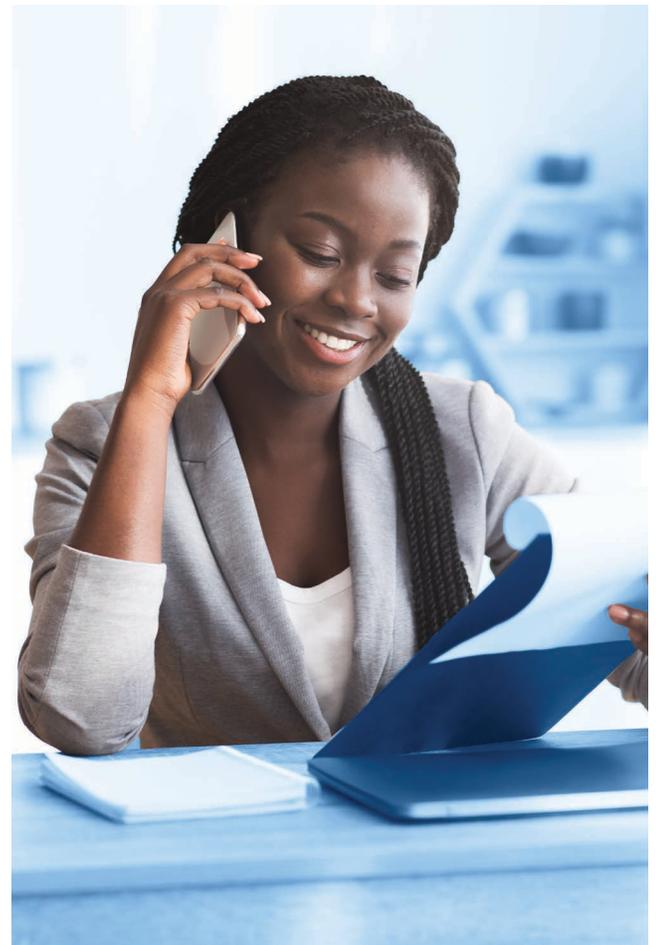
You'll benefit from **up to one (1) hour of free legal consultation** with one of our partnered law firms experienced in the professional liability of real estate professionals, and will be provided with risk management tools such as:

- Contract review
- Sample documents
- Informational materials

To use your free benefit as a policyholder, simply call the Wilson Elser Hotline at

**888-367-2997**

Not a policyholder? Get Real Estate E&O Insurance today at [360CoveragePros.com/real-estate](https://www.360CoveragePros.com/real-estate)





# Top-Class Claims Service

Whether or not a claim is made against you, knowing you'll receive top-class claims service is central to your choice of insurer. Liberty Specialty Markets, underwriter of the 360 Coverage Pros Real Estate E&O Insurance program, strives to do everything possible to help you understand how your policy will respond in the event of a claim and what happens when you report a claim.

## What types of claims do real estate professionals face?

Real estate transactions are often the biggest or most important financial investments for individuals and businesses. When something doesn't go according to plan, your client may look to you, the real estate professional, for financial relief. Even if you hold quality, ethical standards and are well-trained, claims can happen in any manner. A few examples of common allegations are:

- Negligence
- Misrepresentation
- Fraud or other intentional acts
- Breach of contract
- Breach of fiduciary duty
- Violations of statutes, regulations and ordinances, such as Civil Rights and Fair Housing laws or the Real Estate Settlement Procedures Act (RESPA)

There are countless ways you can get brought into a legal dispute. Listing a property with an undisclosed physical or structural flaw, misdescribing a property on a listing or failing to disclose all liens on a property are just a few additional examples of how a claim could arise and affect you and your business.

## Reporting a claim

To report a claim, immediately notify your insurance broker and Wilson Elser at the information below. Immediately forward Wilson Elser (by fax, overnight mail or email) copies of the demand, notice, summons or other pertinent documentation and information:

**Wilson, Elser, Moskowitz, Edelman & Dicker, LLP** | 150 E. 42nd Street, New York, NY 10017 | 844-258-2889 | [RPSClaims@wilsonelser.com](mailto:RPSClaims@wilsonelser.com)

Do not engage with your own attorney without authorization from Wilson Elser and do not make admissions that you are liable, agree to assume any obligation, make any payment, incur any expenses or agree to arbitration without the consent of Wilson Elser.

## Claim Examples

*A real estate agent lists a property based on the information supplied by the seller, which fails to include information as to an easement across the property, reducing the value of the property or impacting on whether it can be used for the purpose intended.*

*A real estate broker list a property based on information provided by the seller, but fails to include information as to an easement across the property, reducing the value of the property or impacting on whether it can be used for the purpose intended. The buyer sues the seller and the broker for misrepresentation and the seller cross claims against the broker for negligence in not advising the seller as to the need to disclose the easement, or conduct a title search.*