

# AmTrust E&S Pro



## Real Estate Professionals Errors & Omissions

In today's ever-changing housing and property market, understanding the complexities and risks associated with real estate takes expertise. AmTrust E&S Pro created a Real Estate Professional Liability product to specifically address the array of risk exposures unique to professionals and companies that conduct business in the real estate industry.

### Target Risk Profile

- Residential and Commercial Real Estate Professionals
- Revenues generally greater than \$250,000
- Strong risk management practices & stable staff
- Low frequency of claims history

### Coverage Highlights & Advantages

- Lockbox Coverage including Fair Housing Discrimination
- Discrimination Proceedings Coverage
- Personal and Advertising Injury, including Bodily Injury
- 90-day automatic extended reporting provision
- Automatic coverage for direct or indirect ownership interest in real property up to 50%
- Self-insured retention or deductible options
- Punitive and Exemplary Damages Coverage
- Broad definition of Professional Services, including property management, developer and construction management
- Definition of Insured includes independent contractors
- Sub-limits for Subpoena Coverage, disciplinary proceedings and Crisis Management
- Spousal and Domestic Partner Coverage
- Mediation or Arbitration credits
- Worldwide coverage with suits brought in the U.S.

### Optional Coverages Available

- Contingent BI/PD Coverage
- Pre-approved or Mutual selection of counsel endorsements
- Additional Defense Limits

### Policy Limits / Capacity

- \$5M on a primary or excess basis

### Premium & Attachment Thresholds

- Self-Insured Retention or Deductibles starting at \$2,500
- Minimum premiums vary by class, generally starting at \$5,000

### Targeted Classes

AmTrust E&S Pro targets a wide range of hard-to-place risks small and mid-sized real estate firms not written by the standard market. Our broad appetite includes:

- Residential Real Estate Agents & Brokers
- Residential Leasing Agents
- Residential Property Managers
- Commercial Real Estate Agents & Brokers
- Commercial Leasing Agents
- Commercial Property Managers
- Real Estate Consultants
- Property Preservationists

### Restrictions/Limited Appetite

- Risks with REIT exposure
- Project and Construction Management
- Property Development

### Distribution Channel

AmTrust E&S is committed to the wholesale market and subscribes to a limited distribution model. Products are approved in 50 states and sold exclusively through a select number of licensed and contracted Excess and Surplus brokers.



AmTrust E&S Insurance Services  
An AmTrust Financial Company

[www.amtrustes.com](http://www.amtrustes.com)

# AmTrust E&S Pro

## Why AmTrust E&S

- **Flexible, knowledgeable, individual risk underwriters:** No matter how complex or difficult the coverage, our experienced underwriters will work closely with you to develop a custom-made solution.
- **Limited distribution platform:** Offering limited appointments to a select number of brokers provides a competitive advantage and fosters meaningful trading partnerships.
- **Dedicated claims team:** Our experienced claims professionals are committed to providing best-in-class claims management and working aggressively to protect your clients' interests.
- **Strength and stability:** Our coverage is backed by the exceptional financial strength and solid claims-paying ability of AmTrust Financial Services, rated "A-" (Excellent) by A.M. Best.

## About AmTrust E&S

AmTrust E&S Insurance Services, Inc. is an excess and surplus underwriter of specialty insurance products designed to meet the unique coverage and claims-handling needs of a diverse array of hard-to-place/nonstandard risks.

We distribute our products through a select group of licensed and contracted surplus lines brokers. Coverage is offered on a non-admitted basis in all 50 states and the District of Columbia through our underwriting divisions: Commercial Casualty, Professional Liability and Contract Binding.

AmTrust E&S Insurance Services is a subsidiary of AmTrust Financial Services, Inc., a multinational property and casualty insurer with an A.M. Best rating of "A-" (Excellent), FSC "XV," Stable Outlook.

To learn more about our products and services, visit:  
[www.amtrustes.com](http://www.amtrustes.com).

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*If you are interested in an appointment with AmTrust E&S or in learning more about our products and services, please contact us or visit our website at [www.amtrustes.com](http://www.amtrustes.com).*



A.M. Best rating of "A-"  
(Excellent) FSC "XV,"  
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