

Arch Insurance offers real estate professional liability coverage for property managers, real estate developers, and real estate agents and brokers.

## Key Features

**Industry-leading coverage and expertise**

**Flexibility in addressing the unique needs of your clients**

**Excellent customer service from underwriting and claims**

### KEY POLICY FEATURES

- No owned-property exclusion for property managers.
- Sub-limit available for Pollution and Discrimination.
- Sub-limit available for Bodily Injury & Property Damage.
- Definition of Claim includes regulatory and administrative proceedings.
- Wrongful Act includes Personal Injury.
- Defense costs carve-back to the conduct exclusions.
- Sub-limit available for Non-Party Investigations coverage.
- Sub-limit available for Data Incident Response expenses.

### CAPACITY

- Limits up to \$10 million for primary and excess.
- Minimum deductible of \$5,000.
- Minimum premium requirement of \$5,000.

### DISTRIBUTION

- Select retail and wholesale producers.

### CLAIMS EXAMPLES\*

- A property manager oversees a strip mall. Over a period of years, this property manager does not upkeep the property as contracted. As a result, the owner is forced to lower the rent being charged monthly. He sues the property manager for loss of income.
- The seller of a property fails to disclose prior water damage in the basement. The seller's agent does closely inspect the property to see signs of frequent water damage. The new owners sue their agent.

\*These claims examples are for illustrative purposes only, and certain facts have been altered from the actual events. Every claim is different, and the final outcome depends on the unique facts, law and insurance policy involved. You should consult an insurance professional or attorney if you have questions involving an insurance policy or claim. Insurance coverage is underwritten by a member company of Arch Insurance Group Inc. The information provided is a brief description of the insurance coverage(s) available under the policy. The policy contains reductions, limitations, exclusions and termination provisions. Full details of the coverage are contained in the policy.

## THE ARCH DIFFERENCE



Responsiveness



Consistency



Longevity



Specialized Expertise



Superior Service

To learn more, visit us at [archinsurance.com](https://www.archinsurance.com)