

Putting risk in its place



HOME INSPECTORS E&O INSURANCE

Mistakes happen.

Thousands of Home Inspectors already protect themselves and their families from significant financial loss with Errors & Omissions (E&O) protection with Tennant Risk Services and 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) coverage to customers who purchase our E&O.



Snap Shot:

Product:	Professional Liability and General Liability (GL) Insurance for Home Inspectors
Target:	Home Inspectors.
Capacity:	\$3mm.



GOLD AFFILIATE

ASHI members enjoy up to 10% discount

Coverage Features:

PROFESSIONAL LIABILITY HIGHLIGHTS:

- Automatic coverage includes lead paint, termites, radon testing and mold defense coverage for real estate referring parties.
- 50% deductible credit for mediated claims
- Personal injury coverage protects against libel/slander.
- Protection for your spouse against claims.
- Optional inspection riders for mold, pool/spa, and septic.
- \$2,500 or \$5,000 deductible.
- Policy limit options from \$100k to \$3mm.
- No minimum earned premium requirement in the event of policy cancellation.
- PLUS a Toll Free Risk Management Hotline where you receive two free hours of risk management advice. We'll even review contracts!

GENERAL LIABILITY HIGHLIGHTS:

- Separate GL limits up to \$1mm & \$2mm.
- Deductibles starting at \$250.
- Premiums starting at \$315.

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.

Contact:

Questions: 866.268.1327

Tennant Risk Services

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PLEASE NOTE: This list 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.