

Putting risk in its place



2 Waterside Crossing, Suite 102
Windsor, Connecticut 06095

Phone: 860.903.0000

Fax: 860.903.0001

info@businessriskpartners.com

www.businessriskpartners.com

HOME INSPECTORS

Mistakes happen.

Thousands of Home Inspectors already protect themselves and their families from significant financial loss with Errors & 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 policy to customers who purchase our E&O.



Snap Shot:

Product: Professional Liability and General Liability Insurance for Home Inspectors

Target: Home Inspectors

Capacity: \$2MM

Coverage Features:

PROFESSIONAL LIABILITY HIGHLIGHTS:

- Coverage extensions include lead paint, termite, and radon inspections. And much more.
- 50% deductible credit for mediated claims.
- Personal injury coverage protects against libel/slander.
- Protection for your spouse against claims.
- Optional inspection riders for mold indemnity, pool/spa, and septic.
- Minimum retention starting at \$2,500
- Policy limit options from \$100K to \$2MM
- No minimum earned premium requirement in the event of 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:

- Stand alone or shared limit option.
- Deductible is the same as the PL deductible.
- Premiums starting at \$320



ASHI members enjoy
up to 10% discount

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:

Endia M Jefferson, Lead Underwriter

Phone: 860-903-0009

Email: ejefferson@businessriskpartners.com

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.