



## Real Estate Professional Office Package

### *Claim Examples*

- ▼ A realtor showed a property while the current owner was at work. When leaving, the realtor neglected to lock the door and a burglar entered the house. The owner returned while the burglar was still there and was assaulted. He sued the realtor for damages resulting from his bodily injury.
- ▼ A real estate agent sold a home to a family with two daughters and failed to disclose to the family that there was a convicted sexual predator registered under Megan's law residing on that block. The four-year-old daughter was sexually assaulted and the family sues the real estate agent for bodily injury arising out of professional services.
- ▼ A couple relocated to another state and contracted with a real estate agency to have their property sold after they had moved. Part of their agreement stated that when it snowed, the realtor would shovel their driveway before showing their home. The realtor neglected to do a very thorough job of this and when he was showing the house, there was some ice left on the driveway. The potential buyer slipped on the ice and fell; breaking his arm as a result. He sued the realtor for his bodily injury arising out of the realtor's negligence in clearing the driveway.
- ▼ A realtor worked out of a small office complex. One night, a fire started and damaged the realtor's office. He lost most of his office equipment (desk, computer, fax machine, etc.). The realtor was not able to work until he set himself up in a new office and purchased new equipment. He was able to collect this loss of business income from this policy as well as the costs required for him to set up his operations again.

---

This document is issued to assist you in your overall understanding of the types of claims which may be filed under the United States Liability Insurance Group's Professional Liability Policy. This is not a part of any insurance contract and confers no right upon you. This document does not amend, extend or alter the coverage afforded by the policy. For a complete understanding of any insurance you purchase, you must read your Policy, Declarations Page and any Endorsements, and discuss them with your broker. Your actual policy terms and conditions may be amended by Endorsement or affected by state laws.