



**Travelers 1st Choice+ is  
the right choice for you**

## Travelers 1st Choice+<sup>SM</sup> Real Estate Professionals

Travelers understands that, while you may be committed to your customers, they may not always return the favor. Your financial security can depend on how well protected you are from a lawsuit or claim. Travelers 1st Choice+ provides coverage specifically designed for real estate agents and brokers.

Travelers 1st Choice+ is a state of the art errors and omissions policy that was designed with you, the real estate professional, in mind. No matter the size of your business, Travelers 1st Choice+ can be tailored to fit your unique needs so you only buy the coverage that's right for you.

### Key policy benefits to meet your needs

Travelers 1st Choice+ has many features to protect your business and anticipate emerging exposure trends. You want coverage that can grow and evolve with you and your business.

#### Network and information security offense coverage

Travelers 1st Choice+ is pleased to offer our real estate professional customers with network and information security coverage. As your business continues to expand into the Internet, so does the threat of network and security exposure. For example, network and information security offense coverage will protect you in the event of a network or Internet security breach, so you won't be held personally liable for lost or stolen information.

#### Bodily injury and property damage coverage

In your capacity as a real estate agent or broker, any number of accidents could occur on the job, during an open house for example. Travelers 1st Choice+ provides liability coverage for negligence of the insured broker and/or agent that results in bodily injury and/or property damage, up to the full limits of the policy for claims arising out of real estate agent or broker services, not involving property management.

#### Crisis event expense coverage

Travelers 1st Choice+ includes crisis event expense reimbursement coverage that responds to just about any event in which you believe will have a material adverse effect upon your firm's reputation. Crisis event expense reimbursement coverage will reimburse you for up to \$10,000 of reasonable fees, costs and expenses incurred for consulting services provided by a public relations firm in response to a crisis event.

#### Additional policy benefits include

- Pure claims-made coverage
- Pre-claim assistance
- Franchisors coverage
- Protection for independent contractors and their employees

Ask your agent to walk you through our coverage highlight checklist for further policy benefits.

# Travelers 1st Choice<sup>+</sup> Real Estate Professionals

## Risk management services

We go above and beyond providing superior coverage to our insureds, which is why we also offer risk management services to help you mitigate and prevent claims. Services include:

- Risk management newsletter – featuring relevant and news-related risk management articles written by outside lawyers and our specialized claim professionals that inform insureds on the latest industry issues and trends.
- Risk Management PLUS+ Online<sup>®</sup> - A risk management Web site with industry related articles and Web-based seminars to help educate insureds on how to reduce or prevent common industry risks/ exposures and identify emerging trends.

## Claim services and pre-claim assistance

Our specialized claim professionals have extensive experience handling professional liability claims. In addition, Travelers offers pre-claim assistance, so you can receive expert advice from our staff before a claim is even filed, potentially preventing a claim occurrence or reducing its exposure.

## A history of innovation

Travelers has been providing real estate professionals with errors and omissions liability insurance since 1956. Over the last 50+ years, Travelers has remained a stable financial leader and widely recognized authority in professional liability insurance protection.

## Make the right choice with Travelers 1st Choice+

We can help you make your first choice, the right choice! For more information about Travelers 1st Choice+ for Real Estate Professionals, contact your independent insurance agent or visit [travelers.com/1stchoice](http://travelers.com/1stchoice).



Travelers Casualty and Surety Company of America and its property casualty affiliates  
One Tower Square  
Hartford, CT 06183

[travelersbond.com](http://travelersbond.com)

.....  
This material does not amend, or otherwise affect, the provisions or coverages of any insurance policy or bond issued by Travelers. It is not a representation that coverage does or does not exist for any particular claim or loss under any such policy or bond. Coverage depends on the facts and circumstances involved in the claim or loss, all applicable policy or bond provisions, and any applicable law. Availability of coverage referenced in this document can depend on underwriting qualifications and state regulations.

© 2010 The Travelers Indemnity Company. All rights reserved. 58559 Rev 10-10