

Penn-America Group®

# Home Inspectors



*This package product protects home inspectors in claims arising from the allegation of wrongful acts and errors & omissions while performing real estate inspections. Coverage is available in all U.S. states.*

## Eligible Businesses Include

**Experienced individual home inspectors or  
home inspection firms**

### Coverages Available

- Professional Liability Errors & Omissions (Claims Made)
- General Liability (Occurrence)
- Blanket Additional Insured Coverage for Referral Agents

### Coverage Options Available

Coverage can be expanded to include sublimits for damages and claims expenses arising out of the inspection and/or reporting of:

- EIFIS/Stucco
- The Presence of:
  - Lead-Based Paint
  - Radon

### Ineligible Classes

- Risks that are not properly licensed by the law of the states or are not otherwise qualified to practice in the absence of such laws

### Professional E&O Product Features

- E&O limit options up to \$1M
- SIR options starting as low as \$1,000
- Supplemental tail option available
- Prior Acts coverage available

### Underwriting Requirements

- Signed application
- Loss history (three years)
- Copy of pre-inspection report
- Must be a member in good standing with a state or national association such as NACHI, ASHI, NAHI, etc.

### Penn-America Group Offers

- Localized underwriting expertise
- Flexible terms and conditions
- Quick turnaround time with completed application
- Responsive, service-oriented claims personnel
- All policies written on A.M. Best "A" XI rated paper

### **Contact Your Underwriter for a Competitive Quote Today!**

The Colonial Group  
Commercial Binding Division

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