



REAL ESTATE SERVICES ERRORS AND OMISSIONS INSURANCE

PART 1.

DECLARATIONS PAGE

1. **Named Insured / Address:** Policy Number: HGI-1047897-00
 Prestige Realty Group Inc
 DBA: Realty One Group Apex
 Physical Address: 15 Spectrum Loop, Suite 115
 Colorado Springs, CO 80921
 Mailing Address: 19615 Hidden Springs Glen
 Monument, 80132
2. **Policy Period:** 01-01-2023 to 01-01-2024 (12:01 AM at address #1)
3. **Retroactive Date:** See Insured Services section. Retroactive date is bound to each insured service separately.
4. **Insured Services:**

Insured Service Name	Prior Acts Type	Retroactive Date
Commercial Real Estate Services: Listing, Sale, Property Management/Leasing, Referral, Broker Price Opinion, and Escrow Agent Services of commercial real estate, including 5+ residential units, and/or land.	Full Priors	
Residential Real Estate Services: Listing, Sale, Leasing, Referral, Broker Price Opinion, and Escrow Agent Services of 1-4 unit residential properties and/or land.	Full Priors	
Property management/leasing of residential real estate, meaning 1-4 residential units	Full Priors	

5. **Limit of Liability *:**
- a. Each **Wrongful Act** \$1,000,000
 - b. Aggregate \$2,000,000
 - c. Discrimination \$1,000,000
 - d. Lockbox To Policy Limit
 - e. Contingent Liability \$250,000
- *Limit of Liability reduced by the amount of Defense Costs. Please read Policy in its entirety.
6. **Retention:** \$2,500
7. **Premium:** \$3,499
8. **Forms and Endorsements:**

Endorsements	Form Number
Commercial Lines Policy Jacket	HDI E&O JACKET (0120)
Professional Liability Application	HDI-3006 (0818)

Real Estate Services Errors & Omissions Liability Insurance Policy	HDI-EO1009 (0818)
Seller's Protection Plan Coverage Endorsement	HDI-0336 (0717)
Discrimination Indemnity and Defense Coverage	HDI-0314 (0717)
Contingent Liability Coverage - \$250,000	HDI-0311 (0717)
Agent Owned Property	HDI-2003 (0619)
Additional Named Insured	HDI-0406 (0818)
Additional Insured Endorsement	HDI-0306 (0717)
Broad Form Real Estate Services	HDI-0342 (0717)
Reimbursement of Expenses - \$50,000	
Disciplinary Proceedings - \$50,000	
Public Relations Advisory - \$50,000	
Subpoena Assistance - \$30,000	
First Party Cyber Liability - \$50,000	
Not for Profit Directors Coverage - \$30,000	
Retention Reduction - Risk Management Practices	HDI-0412 (0818)
First Dollar Defense Coverage	HDI-0315 (0717)
Regulatory Compliance Endorsement	HDI-0328 (0717)
Agent, Property or Event Exclusion	HDI-0402 (0717)
Amendatory Endorsement Excess Coverage	HDI-0363 (1019)

9. Administrative Office: CRES
 PO Box 29502 #69121
 Las Vegas, NV 89126-9502



Authorized Signature: _____ Date Issued: 12-21-2022

This Policy is issued to a participating member of the Real Estate Services Council Purchasing Group, a Risk Purchasing Group. The insurer for the purchasing group may not be subject to all the laws and regulations of **Your** state. Depending on the state, the insurance insolvency guarantee fund may not be available to the Purchasing Group.