



Real Estate Professional Liability

Thank you for choosing Travelers for your Real Estate Professional Liability insurance needs. As our insured, you also benefit from receiving innovative, value-added risk management resources and services at no additional cost, to help you protect your real estate firm.

We encourage you to take advantage of these risk management resources and services:

REAL Risk Newsletter

Our risk management newsletter, delivered via email in March, July, and November, includes articles by Travelers claim specialists, underwriting professionals, and independent defense attorneys – people who work with important issues and claims related to the real estate profession every day. In each edition you will receive:

- Risk management tips
- Information to help you understand your policy
- News from the industry
- Answers to risk management questions or suggested topics, submitted by you – our insured - at AskBrenda@Travelers.com
- Claim studies and trends

Presentations

Annual Webinar Series

Travelers provides webinars each spring and fall that are open to all insureds, utilizing defense attorneys and industry leaders to discuss a wide range of topics, including historical sources of professional liability risk, as well as emerging trends and issues.

Firm Specific Presentations

In-house, firm-specific presentations may be considered for firms with more than \$5M in annual revenues. Contact your agent or broker for more information.

RISK CONTROL – Web-based Risk Management Resources

Visit Travelers online home for risk management resources at travelers.com/risk-control. Select the Risk Control Customer Portal. If this is your first time logging in, click on the Not registered yet? Link. Then scroll down and, under Medium to Large Business, select Risk Control Portal. To begin registration, from the drop-down list in the first box, select Professional or Management Liability Policy, then enter your Travelers Professional Liability policy number in the second box.

Once registered, from Risk Control Portal:

Select > Library > Liability > Professional Liability > “Take advantage of our risk management tools and resources for professionals.” You can mark this page as a Risk Control Favorite.

- Library of *REAL Risk* Newsletters
- Library of Claim Studies

Based on Travelers claims experience, this library provides examples of claims typically made against real estate professionals along with lessons learned and potential ways those risks possibly could have been avoided or mitigated.

- Library of Advisory Bulletins

Authored by defense counsel, underwriting professionals, and claims specialists, these Advisory Bulletins provide information on a host of topics related to professional liability exposures and often will go into greater detail on topics covered in our newsletter, *REAL Risk*.

- Webinar Recordings

Recordings from our webinar series will give those that may not have been able to join the live webinar, as well those that may want to refresh their knowledge, information on various topics and relevant issues.

Pre-Claim Assistance – Call us at 1.800.842.8496

A potential claim is any conduct or circumstance that might reasonably be expected to be the basis of a claim. Pre-claim assistance is valuable if you have indications of a potential claim, such as:

- A written or verbal threat to make a claim
- A realization that there may be some basis for professional negligence
- A claim filed against your client in connection with professional services you provided
- A subpoena for documents or testimony
- Your awareness of an actual or alleged error, even though no claim has been made
- When you feel sufficiently worried about a circumstance that you believe a claim may result

Report a potential claim to Travelers at 1.800.842.8496 as soon as possible. At our discretion, we will provide pre-claim assistance at no additional cost. This service covers expenses incurred in the investigation of a potential claim, and is not subject to a deductible. Pre-claim assistance may help prevent a potential claim from becoming a claim, facilitate claim repair, mitigate claim exposures, and help you avoid the adverse publicity associated with litigating a claim.

Professional Liability Helpline*

This valuable service provides you with access to legal experts who can assist you with questions or concerns regarding the efficient function of your real estate firm. Inquiries on issues such as ethics and professionalism, client relationships and conflicts, and firm management can be addressed.

The Helpline can be accessed by any member of your firm with a Travelers policy number and renewal date. As our insured, you can receive up to one hour of confidential consultation at no additional cost.

Call 888-330.TRAV (8728) Monday – Friday, 8:00 a.m. – 5:00 p.m. Eastern Time

* Assistance from Litchfield Cavo attorneys is not intended to replace your firm's need to hire counsel to assist in making risk management decisions



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

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