



Travelers 1st Choice+ is
the right choice for you

Travelers 1st Choice+SM 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+ includes coverage for abstractors, auctioneers, real estate agents or brokers, title agents, title searchers, closing agents or escrow agents, title – opinion lawyers, witness closers.

Travelers 1st Choice+ is a new, 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.

Owned property coverage

If you own and sell your own property, you can be faced with additional exposures that you did not anticipate. Travelers 1st Choice+ includes owned property coverage to protect you if things do not go as planned when trying to sell your own property.

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.

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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[®] - 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 a long history of innovation serving professionals, being the first domestic carrier to offer errors and omissions liability insurance for professionals in 1946. From then to now, Travelers continues to be recognized as a financial leader and authority figure 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.



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