

Putting risk in its place



BusinessRisk  
PARTNERS



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HOME INSPECTORS

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## Oversights happen.

Every time your clients inspect a house, they run the risk of failure to identify or disclose structural issues. It's the nature of the business. The leading provider of E&O insurance for home inspectors, Business Risk Partners is endorsed by The American Society of Home Inspectors. We provide customizable coverage to protect companies large or small against significant financial losses. We write policies in all 50 states, on a claims-made policy form, with policy limit options up to \$1 million. For more information, call our provider partner toll-free at 866.268.1327.

### Our basic coverage and enhancements include:

- **Exclusive ASHI Discount:** Align yourself with ASHI, North America's oldest and most respected professional society of home inspectors and receive a discount of up to 10% on insurance.
- **Limited General Liability:** Offers automatic coverage for claims resulting in bodily injury and/or property damage (BI/PD) at an inspection.
- **Coverage for Employees and Independent Contractors:** Tailors the policy to cover either an individual independent contractor or multiple independent contractors.
- **Toll-Free Risk Management Hotline:** Offers two free hours annually of risk management advice, including contract review, for your business.
- **Coverage Riders Available:** Offers customizable policies to include coverage for mold, pool/spa, septic, termite and/or lead paint inspections for an additional fee.
- **Referring Parties Covered:** Includes automatic coverage for real estate agents and other referring parties.
- **Radon/Commercial Coverage:** Includes coverage for radon inspections and commercial building inspections (up to 50,000 sq. ft.).
- **Duty to Defend Contract:** Offers the benefit of our carrier's litigation management expertise to eliminate the burden of managing the claim.
- **Automatic Sixty-Day Post Reporting Period:** Allows adequate time to report events to the carrier.
- **Multi-Year Extended Reporting Period Options:** Offers reporting protection beyond the traditional 12 months.
- **Definition of Claim:** Any written demand triggers coverage, putting counsel in place early in a dispute.

**PLEASE NOTE:** This list is solely intended to be a summary of policy coverage. Please reference the actual policy for specific terms and conditions. The policy supersedes all representations made above.