

Ace Advantage® Miscellaneous Professional Liability Policy

CHUBB®



Chubb Insurance Solutions Agency Inc. (CISA) offers Errors and Omissions coverage for your Title Service clients. The ACE Advantage® Miscellaneous Professional Liability Policy is designed to insure a broad range of business professionals serving real estate closings.

Restricted Classes

- Real Estate Agents
- Lawyers
- Real Estate Appraisers
- Debt Collectors
- Home Inspectors
- Insurance Agents

Preferred Classes

Title Service classes with \$5M or less in annual revenues, including but not limited to:

- Title Insurance Agent;
- Title Abstractor;
- Title Searcher;
- Escrow Agent;
- Closing Agent;
- Notary Public;
- Public Records Searcher (including Uniform Commercial Code searches);
- Corporate Documents Searcher;
- Flood Zone Certifications;
- Witness Closer;
- Signing Agent; or
- Trustee or Substitute Trustee associated with the foreclosure process.

Coverage Features

- BOP endorsement available for most classes of business
- Definition of “Claim” includes written demands, civil proceedings, civil and regulatory investigations and disciplinary proceedings (sub-limited)
- Punitive & exemplary damage coverage where insurable by law
- Definition of “Wrongful Act” includes “Personal Injury Offenses”
- Limit capacity up to \$5 million
- First dollar defense

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