

Real Estate Appraisers
Errors & Omissions Insurance
Sponsored by the Maryland Association of Appraisers, Inc

The [Individual Appraisers Errors & Omissions Insurance Program](#) is for individuals who provide Residential or Commercial appraisal services only. The program features a self-rating application with only 7 eligibility questions. Coverage may be available for firms of two or more appraisers, firms involved in sales or other related real estate activities or who might otherwise not be eligible for the Individual Appraiser program. Contact Glen Miller at 410-544-6104 or at gmliller@mosckerinsurance.com for information and applications.

Coverage Features For The Individual Appraiser Policy Include:

Full Prior Acts Coverage

Policy Limits to \$1 Million / \$2 Million

Defense costs are provided in addition to the policy limits.

Reimbursement for loss of income when participating in the defense of a claim. *(up to \$250 per day)*

Trainees are eligible to purchase the insurance.

Deductible: \$500.00 per claim / \$1,000.00 aggregate included in each policy.

Deductible is waived if a claim is settled through arbitration or mediation.

Insured's consent is required to settle a claim.

Discrimination insurance coverage up to \$100,000.00

Defense costs are provided for regulatory hearings up to \$2500.00 per policy year.

Policy includes insurance for claims brought by lenders.

Insurance Company:



General Star Management Company provides underwriting, claims and administrative services on behalf of General Star Indemnity Company and General Star National Insurance Company. The General Star companies are wholly owned subsidiaries of General Reinsurance Corporation, a Berkshire Hathaway Company. The General Star companies maintain A++ ratings from A.M. Best and AAA ratings from Standard & Poors.

This document has been prepared for illustrative purposes only. In all situations the policy language will govern.

For More Information and Applications, Contact:

Glenn Miller

The Moscker Insurance Agency, Inc

302 Ritchie Highway

Severna Park, MD 21146

410-544-6104 or email at gmliller@mosckerinsurance.com

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Go to www.mdapprsisers.org to download an application.