

# CRES Benefits Checklist



Your CRES E&O insurance can help you reduce your out-of-pocket claims cost, prevent claims from happening — and help you grow your business! Be sure to get the most out of your E&O insurance by using these CRES Benefits. Did you . . .

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## Use a **CRES Home Warranty through Old Republic, Fidelity, or First American\*?**

- A 13 Month CRES Home Warranty includes \$50,000 in Sellers E&O and a \$5,000 Retention Reduction benefit.

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## Provide the Buyer with a **FREE CRES Building Permit History Report?**

Give a CRES Building Permit History Report to the Buyer in the transaction and reduce your E&O Retention by \$2,500. 1 in 5 claims are permit related, so make sure to have the Buyer sign the Permit Report to get the Retention Reduction benefit.

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## Offer potential sellers a **CRES Seller's (E&O) Protection Plan?**

Offer your sellers their own separate E&O policy for their occupied primary residence. Seller's E&O protects your sellers' equity by providing coverage for damages as well as legal fees in a claim. Access Sellers E&O:

- \$25,000 can be endorsed on your HDI Global E&O policy.
- \$50,000 obtained with a 13 month CRES Home Warranty.
- \$25,000 can be obtained with the purchase of a single CRES Building Permit History Report.
- \$25,000 can be obtained when you purchase a CRES NHD (Natural Hazard Disclosure) Report through Disclosure Reports LLC or myNHD.

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## Contact the **"Stress Less" CRES Risk Management Hotline?**

CRES Risk Management is the first line of defense when an issue occurs and our attorneys specialize in real estate defense that has helped prevent thousands of claims. By using Risk Management, you may help resolve the issue before it escalates. Phone consultations, document and contract reviews, drafting releases and letters are just some of the important Risk Management benefits available.

### Our Mission

We minimize real estate firm, agent and broker business risks by delivering safe, simple, and smart insurance products. So you can focus on your current and future success.

\* Seller's E&O coverage and other benefits are feature based and warranty specific. Read each policy for a full comparison of coverage and benefits. All coverage is subject to Underwriting and other qualifications. The E&O Out-of-Pocket Cost (Retention) Reduction applies to any real estate licensed Real Estate Services Council Risk Purchasing Group, LLC. ("RESCRPG") member who personally pays for the Home Warranty Plan. These benefits are offered by, and intended for, the members of RESCRPG. RESCRPG membership is part of your CRES E&O policy. Other warranties may also qualify for an E&O Retention Reduction, but only those warranties listed here are guaranteed to qualify. Not available in all states. Certain restrictions apply.