Home Inspectors Insurance

Professional liability (E&O) - coverage overview, limitations and how to get a quote



OVERVIEW

Home inspector claims usually allege a missed defect such as a roof leak or foundation crack, and carriers look at inspection volume, ancillary services and your agreements.

WHAT'S COVERED

Professional liability
Claims that your advice, work or omission caused a client a financial loss.

General liability / BOP
Slip-and-fall injuries, office property and business income.

Completed inspections
Claims made months after the inspection is done.

Defense costs
Attorney fees and court costs, even when the claim has no merit.

Mold and radon claims
Coverage for added services if scheduled, often sublimited.

Good to know

A signed pre-inspection agreement on every job and dated photos in every report are what most carriers want to see.

WHY SOCIETIES INSURANCE

Independent agency
We work for you, not for one insurance company.

50+ carriers compared
We shop A-rated markets for coverage and price.

Licensed advisors
Licensed in 29+ states, with real people to call.

Free, no obligation
Quotes cost nothing and you choose what to buy.

LIMITATIONS & EXCLUSIONS

Typically not covered for this product:

- × Repairs you perform
- × Mold and pest inspections unless added
- × Code compliance opinions on many policies

All policies:

- Each coverage carries its own limits, deductibles or retentions and sublimits, which vary by insurer.
- Only the operations, locations, vehicles and exposures described in your application and policy are covered.
- Prior or known incidents, intentional acts and contractual obligations beyond the policy terms are generally excluded.
- Some coverages (for example professional or management liability) are written on a claims-made basis and must be reported during the policy period.

HAVE THESE READY

- Annual inspection count
- State license and association membership
- Sample inspection agreement and report
- Five years of loss runs

HOW COVERAGE GETS STARTED

1. **Request a quote**
   Online or by phone - it takes a few minutes.
2. **We shop for you**
   Your licensed advisor compares 50+ carriers.
3. **Review and choose**
   Compare coverage, limits, deductibles and price.
4. **Confirm in writing**
   Coverage starts only once your written confirmation is issued.

Questions? Talk to a licensed advisor.

Scan the code or visit the product page to request your free, no-obligation quote.

800-616-3490 **info@societiesinsurance.com**

societiesinsurance.com/home-inspectors/

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