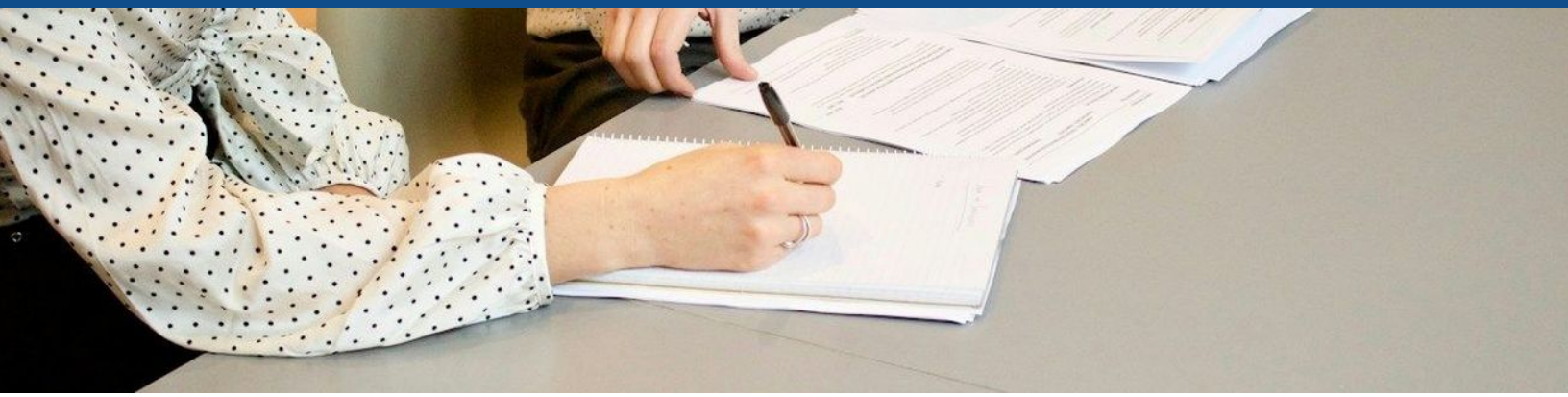
Title Agents Insurance

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



OVERVIEW

Title and escrow agents face claims from search errors, closing mistakes and wire fraud, and carriers look at closing volume, escrow controls and underwriter agreements.

WHAT'S COVERED

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

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

Escrow errors
Funds disbursed incorrectly at closing.

Fidelity / crime
Employee theft of escrow funds, if added.

Social engineering
Fraudulent wire instructions, often a sublimit or separate policy.

Good to know
Call-back verification of every wire and daily three-way reconciliation of escrow accounts matter most to carriers.

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:

- × Title insurance policy losses paid by the underwriter
- × Intentional theft by owners
- × Wire fraud unless specifically covered

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

- Closings per year and escrow balance
- Title underwriter agency agreements
- Wire verification procedures
- 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/title-agents/

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