



APOLLO

Commercial General Liability Insurance for Real Estate Brokers and Agents

Commercial General Liability Insurance (CGL) protects real estate brokers and salespersons who are independent contractors to a real estate brokerage.

CGL coverage provides response to claims against you for liability of a general nature and compliments your existing Professional Liability coverage.

CGL coverage responds to potential claims incurred by any third party contractor who is hired or contracted by you. (E.g. any business person who is not a real estate professional, such as: a property manager, contractor, appraiser, home inspector, etc.)

Examples of when a General Liability Insurance policy would respond:

- An individual slips and falls at an open house and places a claim against you for their injury
- In a home that you've listed or are showing, you, or a third party contractor you have hired, accidentally damage the homeowners' property and it needs to be replaced.
- Your lawn sign is blown out of position by the wind and hits a car or person, causing damage to the vehicle or injury to the person.

You should consider this coverage if you are an independent real estate broker or salesperson with direct client contact (i.e. run open houses and perform showings) who is contracted with a brokerage that has not specifically provided CGL coverage.

Additional Coverage Add-ons

CONTENTS COVERAGE: In addition to CGL, Real Estate brokers who have an office outside their home may want to include coverage to protect their office equipment and furniture from fire, theft, water damage or equipment breakdown. This coverage would be excess of coverage under your homeowners' policy.

CRIME COVERAGE: Crime coverage is optional coverage, which protects you from theft inside or outside your premises, forgery, and social engineering. This coverage is especially valuable for those who have employees and/or other salespersons working within their team.

COVERAGE LIMITS AVAILABLE

CGL: Up to \$2,000,000

Contents: \$50,000 (optional)

Crime: up to \$25,000

Minimum premium: \$500

Coverage is underwritten by Axis Re

Brokers, [Click here to buy coverage](#)