

## RSC Solutions<sup>SM</sup> Home Inspectors Program



RSC Solutions<sup>SM</sup> provides keystroke access to the home inspectors liability insurance that residential home inspectors may need to comply with state and local licensing requirements. Coverage is underwritten by Lexington Insurance, with the sound financial strength and flexibility brokers and insureds can count on.



### ProgramConnect<sup>®</sup>

ProgramConnect<sup>®</sup>, RSC Solutions' web-enabled quoting and binding system, may make your job easier and your brokerage more productive.

### Policy-At-A-Glance

Home Inspectors Liability Insurance protects home inspectors in claims arising from allegations of wrongful acts, errors, and omissions in residential real estate inspections and commercial inspections including apartments/condominiums, offices, or services (except restaurants) where the inspected building is less than 100,000 square feet in area. The program can also include premises liability insurance.

### Desired Classes

Many individual residential home inspectors or home inspection firms can be considered, including inspectors with no experience and new ventures. Coverage can be written in all states except Delaware and the District of Columbia.

### Enhancements

Coverage can be expanded to include:

- Premises liability insurance — matching limits up to \$1,000,000 are available for premises liability (subject to policy deductible)
- Radon inspections with sub-limits to \$100,000 (subject to a \$3,000 deductible)
- Termite inspections with sub-limits to \$250,000 (subject to a \$5,000 deductible)
- Protection extending coverage to entities that commonly refer inspectors to customers, e.g., real estate brokers

- Limited carbon monoxide coverage amendatory endorsement — sub-limits to \$100,000 (subject to \$3,000 deductible)
- Pool and spa coverage (subject to policy limits and deductibles)
- Septic and water purification testing endorsement — sub-limits to \$250,000 (subject to \$5,000 deductible)
- Limited exception to fungus and mold exclusion with sub limits of \$100,000 (subject to a \$5,000 policy deductible)
- Limited exception to lead or lead by-products exclusion with sub limits of \$100,000 (subject to a \$5,000 policy deductible)

### Premiums

- Minimum premium: \$1,500 for a \$1,000,000 limit; lower limits are available at lower minimum premiums
- Deductibles available \$0 up to \$5,000

### Underwriting Requirements

- A completed and signed ProgramConnect application
- 5 years currently valued loss history
- Resumes for any inspector with less than three years of experience
- Use of a pre-inspection contract required

**RSC Solutions' ProgramConnect streamlines and accelerates the submission process:  
Choose the coverages your client needs and complete only those application sections.**

### Contact

For more information, please contact:  
Jeff Witt, Managing Senior Director at (617) 330-4383  
or Barbara LoPriore, Assistant Manager at (813) 222-7632  
or visit [www.riskspecialistscompanies.com](http://www.riskspecialistscompanies.com).

Lexington Insurance Company, a Chartis Company, is the leading U.S.-based surplus lines insurer.

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