

COVERAGE PROCESS

- Successfully complete approved training & required course for mold inspection certification
- Complete and submit the application to IOA (can be faxed from exam center)
- Upon approval & verification of premiums paid-binding evidence of Insurance can be faxed to insured.
- Original Evidence of Insurance will then be mailed to the insured.

General Liability:

- \$1,000,000 limit – no deductible;
\$350.00 Annual Minimum
premium; A Rated Carrier



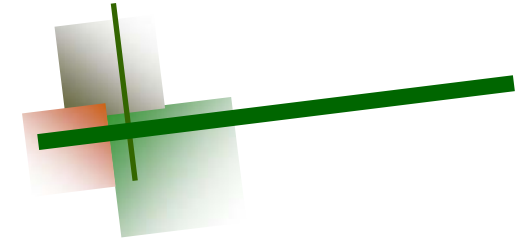
**National Association
Of Certified Home Inspection**



FOR ADDITIONAL INFORMATION CONTACT:

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Professional Mold Inspector's Insurance Program



National Association
of Certified Home Inspectors

Coverage Available

- Errors and Omissions liability insurance to protect you from negligent acts and/or omissions in performance of mold inspections that you become legally obligated to pay in excess of deductibles to the limits of your policy
- Limit of Liability options:
\$500,000 or \$1,000,000
- Deductible \$5,000 per claim
(options available)
- Annual Premium \$2,000.00 or less plus State tax and fee (terms available)



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Coverage Features

- Policy pay 100% of legal expenses after deductible to limit of policy.
- Legal expenses include attorney fees, expert witnesses, consultants, investigators etc.
- "Claims-made" policy
- Individual inspector name as insured
- Additional Insured: Inspector's firm or others can be added at no cost.
- "Flat" Premium—NOT revenue based
- No annual fees or dues required

Coverage Benefits

- Coverage bound upon completion of approved Pro-Lab training & completed approved application, together with payment of premium.
- Reduces delay and loss of income with an immediate binding certificate.
- Level premium costs for each of the chosen limit option.
- Underwritten by an "A" rated insurance provider
- Access to top testing laboratories:
 - ◆ Pro-Lab
- Eligibility for General Liability and Tool floater package policy, group life, health & disability plans and other benefit programs
- Underwritten by an "A" rated or better insurance providers

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