



If you are an InterNACHI member, get a
FREE quote today in under 60 seconds at
www.nachi.org/insurance



Better Rates

Almost every consumer shops for insurance for the best premiums with the goals of paying the least and getting the most. Obtaining your liability insurance from an industry specialist like InterNACHI's Elite Risk Insurance program can help you achieve both. With a program tailored specifically for the home inspection profession, you'll get the best premiums and coverage the industry has to offer. If you find a quote for less money, just let us know so that we can review it and make sure it applies to your needs in terms of coverage, deductible, carrier status, etc.

Better Coverage

What good are low premiums if the policy doesn't cover a claim filed against you? Home inspectors typically have a need for both Errors & Omissions (E&O) and General Liability insurance to cover third-party bodily injury and property damage claims. Insurance policies are contracts with significant limitations and exclusions, which could leave wide gaps in coverage. InterNACHI's program offers different endorsements to cover you for a variety of ancillary services that you might be offering your clients. Elite's representatives also understand the importance of maintaining continuous coverage to protect you from claims for inspections you performed in the past. Most importantly, they have a team of professionals who will take the time to review your insurance needs and provide you with the appropriate solutions.



Sleep Well with

InterNACHI's E&O and General Liability Insurance



InterNACHI members receive unique discounts and enhanced coverage through the exclusive InterNACHI Elite Risk Insurance program.

Vanishing Deductible

All insurance policies have a deductible that you, as the insured, are responsible for paying in certain claim situations. Deductibles range from \$1,500 to as high as \$10,000, depending on the type of company being insured. Would you like to be rewarded for no claims and on-time premium payments by having your deductible reduced each year? That feature is available for InterNACHI members who purchase their coverage through InterNACHI's new Elite Risk Insurance program.

Risk Management

As a home inspector, you need to be aware of the potential exposure you have as a business owner and look for the best and most effective ways to manage those risks. Insurance is an excellent way to mitigate potentially costly liability and exposure, which could put you out of business, or worse. There are other techniques to consider, such as risk transfer, but the first step is to identify the different kinds of exposure you have by working with a professional insurance agent or risk manager to create a comprehensive plan to address them.

To better manage your risk, here are some other questions to consider:

- Is your inspection agreement compliant with all state licensing and consumer laws, where applicable?
- Does your insurance policy cover you for all the different services you offer?
- Do you use subcontractors to perform your ancillary services, such as radon testing, wood-destroying insect inspections, or mold testing? If so, are these subcontractors adequately insured? Do they list your company as an additionally named insured party on their policy?
- Do you hire independent contractors to perform inspections on behalf of your company? If so, are they covered under your policy?

Don't go another day without making sure your E&O and General Liability coverage have you and your home inspection business fully protected. Let InterNACHI's Elite Risk Insurance give you the peace of mind you need to sleep well!



Fighting for the Inspector Who's Sued

As an inspector, if you stay in this business long enough, chances are you're going to get sued. The vast majority of lawsuits against home inspectors are meritless and fairly defensible, but it's imperative to report the matter to your agent ASAP so that you don't jeopardize your coverage. Many inspectors are reluctant to report an incident because they don't want a blemish on their record or their rates to increase. Just because you report a claim doesn't mean that your rates will automatically increase.

In the event of a claim/incident, our insurance carrier analysts will work directly with you to gather information to formulate an appropriate response. And a claim might not even be subject to the deductible if the carrier doesn't incur any expenses. Should you be named in a lawsuit and need an attorney, the carrier will appoint local, specialized counsel to defend you. It's important to note that every claim situation is different in terms of liability, but it's our goal to vigorously defend you if you've met the standard of care owed to your client.

Learn more at www.nachi.org/insurance



Go online today to download your **FREE** copy of *Sleep Well: A Home Inspector's Guide to Managing Risk* at: certifiedmasterinspector.org/sleep