



# REAL ESTATE SERVICES ERRORS AND OMISSIONS INSURANCE

## PART 1.

### DECLARATIONS PAGE

1. **Named Insured / Address:** Policy Number: HGI-1036996-03  
 Sweet Group Realty, LLC  
 Physical Address: 3363 East Presidential Drive, Suite 103  
 Meridian, ID 83642  
 Mailing Address: 6815 East Warm Springs Avenue  
 Boise, ID 83716
2. **Policy Period:** 11-30-2023 to 11-30-2024 (12:01 AM at address #1)
3. **Retroactive Date:** See Insured Services section. Retroactive date is bound to each insured service separately.
4. **Insured Services:**

Insured Service Name	Prior Acts Type	Retroactive Date
Residential Real Estate Services: Listing, Sale, Leasing, Referral, Broker Price Opinion, and Escrow Agent Services of 1-4 unit residential properties and/or land.	Date Specific	11-30-2020
Commercial Real Estate Services: Listing, Sale, Property Management/Leasing, Referral, Broker Price Opinion, and Escrow Agent Services of commercial real estate, including 5+ residential units, and/or land.	Date Specific	11-30-2020
Real Estate Consulting/Counseling/Real Estate Accredited Standards Review.	Date Specific	11-30-2020

5. **Limit of Liability:**
- a. Each **Wrongful Act** \$2,000,000
  - b. Aggregate \$2,000,000
  - c. Discrimination \$1,000,000
  - d. Lockbox To Policy Limit
  - e. Contingent Liability \$100,000
6. **Retention:** \$5,000
7. **Premium:** \$7,082
8. **Forms and Endorsements:**

Endorsements	Form Number
Commercial Lines Policy Jacket	HDI E&O JACKET (0120)
Professional Liability Application	HDI-3006 (0818)
Real Estate Services Errors & Omissions Liability Insurance Policy	HDI-EO1009 (0818)
Important Notice - Idaho	HDI-0257 (0717)
Idaho Amendatory Endorsement	HDI-0332 (0818)
Seller's Protection Plan Coverage Endorsement	HDI-0336 (0717)

Discrimination Indemnity and Defense Coverage	HDI-0314 (0717)
Contingent Liability Coverage - \$100,000	HDI-0311 (0717)
Agent Owned Property	HDI-2003 (0619)
Defense Costs Outside Limit of Liability	HDI-0312 (0717)
Broad Form Real Estate Services	HDI-0342 (0717)
Reimbursement of Expenses - \$50,000	
Disciplinary Proceedings - \$50,000	
Public Relations Advisory - \$50,000	
Subpoena Assistance - \$30,000	
First Party Cyber Liability - \$50,000	
Not for Profit Directors Coverage - \$30,000	
Pollution Coverage - \$500,000	HDI-0411 (0717)
Retention Reduction - Risk Management Practices	HDI-0412 (0818)
First Dollar Defense Coverage	HDI-0315 (0717)
Regulatory Compliance Endorsement	HDI-0328 (0717)
Agent, Property or Event Exclusion	HDI-0402 (0717)
Amendatory Endorsement Excess Coverage	HDI-0363 (1019)

9. Administrative Office:                   CRES  
   PO Box 29502 #69121  
   Las Vegas, NV 89126-9502



Authorized Signature: \_\_\_\_\_ Date Issued: 10-26-2023

This Policy is issued to a participating member of the Real Estate Services Council Purchasing Group, a Risk Purchasing Group. The insurer for the purchasing group may not be subject to all the laws and regulations of **Your** state. Depending on the state, the insurance insolvency guarantee fund may not be available to the Purchasing Group.