



## Home Inspector Errors & Omissions (E&O) Insurance

North American Professional Liability Insurance Agency, LLC (NAPLIA) provides you access to the Home Inspectors Liability Insurance that residential home inspectors need to comply with state and local licensing requirements.

Our relationship with the leading industry associations, and major carriers, allows us to coordinate your firm’s specific coverage needs with the most cost effective solution.

### Estimated Premium Range<sup>1</sup>

#### New Inspector, less than 1 year experience:

Limits of Liability (per claim/aggregate)	Estimated Premium <sup>1</sup>
\$100,000/\$100,000	\$2,100
\$300,000/\$300,000	\$2,300
\$500,000/\$500,000	\$2,500
\$1,000,000/\$1,000,000	\$2,700

#### Experienced Inspector, with more than 2 years experience:

Limits of Liability (per claim/aggregate)	Estimated Premium <sup>1</sup>
\$100,000/\$100,000	\$1,500
\$300,000/\$300,000	\$1,800
\$500,000/\$500,000	\$2,000
\$1,000,000/\$1,000,000	\$2,200

#### Additional Coverage Options:<sup>1</sup>

**General Premises Liability** – covers bodily injury and property damage on the client premises. \$150 - \$500 additional premium.

**Termite/WDO** – covers the detection and eradication of pests. \$300 additional premium.

**Radon Testing** - \$150 additional premium

**Pool/Spa Inspection** - \$200 additional premium

**Septic/Water Testing** – no additional charge

**Real Estate Agent Referral Indemnity Coverage** – no additional charge

<sup>1</sup>This information is for illustrative purposes only. Only the insurance policy itself can describe actual policy terms and conditions. All stated premiums are estimates only. Actual pricing may only be determined by the completion of a full application and underwriter review.

### NORTH AMERICAN PROFESSIONAL LIABILITY INSURANCE AGENCY, LLC