

Puzzled by Insurance?



C.A.R.
**INSURANCE
PRODUCTS**

We're here to put the pieces together for you!

C.A.R.'s newly formed insurance/risk management subsidiary, Real Estate Risk Services (RERS) and its endorsed insurance brokerage, CSI, have joined forces to offer competitive and comprehensive insurance products specifically designed for REALTORS®. The insurance products we offer provide the coverage you need as a real estate professional, from E&O and workers' compensation to home and auto insurance. An exciting component of the new program is a comprehensive no-obligation risk analysis and insurance needs assessment for REALTORS®, and their staff.

Contact us at 800.949.0640

or visit us online at

www.costelloandsons.com/realtors.html

Real Estate
RISK SERVICES

a subsidiary of the CALIFORNIA ASSOCIATION OF REALTORS®

Powered by  Costello & Sons Insurance

General
Liability

Work
Comp

Home

Business
Auto

D&O

Employment
Practices

E&O

Auto

Your Insurance "One-Stop Shop"

For Your Brokerage

E&O Insurance

- Sale of Agent-Owned Property
- Deductible Reduction Options for use of RELAY® or Home Warranties*
- Coverage for Residential and/or Commercial, Business Opportunities/Brokerage, Vacant Land, Referrals, BPO's and REO's, Mortgage Brokering, Appraisal, Escrow, Property Management Activities
- Payment Plans Available
- Experienced, Claim Handling Expertise

Workers Compensation

- Minimum Premiums of \$500
- Payment Plans
- Claim Assistance

BusinessOwners Policy

- General Liability
- Property
- Non-Owned Auto Liability

Employment Practices Liability

Directors & Officers Liability

For Your Agents & Clients

Home Quote Software

- Value-Added Service for your Agents and Clients
- Web Based Quotes on All Your Listings
- Flyers for Listings or Open Houses
- Additional Feature for your Website
- Marketplace Differentiation

Home & Auto Insurance Specialist

- Assigned to your office(s)
- FREE Home and Auto Review
- FREE Training and Consultations
- Coverage for Rental Properties

* CSI has partnered with a number of E&O insurers to offer deductible reduction discounts to policyholders using home warranties from:



* RELAY® is C.A.R.'s endorsed transaction management system



In addition, we are pleased to announce

"Got CSI?" Risk Management Program

- FREE "Got Questions" Hotline
- C.A.R. Strategic Defense Program
- FREE Risk Management Consultation
- Exclusive Web Access to Tools & Info
- FREE Seminars/Webinars/Newsletters
- More to come

Ready to Solve the Puzzle?

Call us today at 800.949.0640 or learn more at www.costelloandsons.com/realtors.html



Real Estate
RISK SERVICES

a subsidiary of the CALIFORNIA ASSOCIATION OF REALTORS®



Costello & Sons Insurance