

# QUOTE N BIND .COM

THE FUTURE OF INSURANCE...NOW®

## Types of Coverage

Employment Practices Liability  
Non-Profit D&O/EPL  
HOA D&O/EPL  
Miscellaneous E&O  
Real Estate E&O  
App Designers E&O/BOP  
Property Managers E&O

## Why QUOTENBiND?

- Superior Coverage
- **Highest Commission in Industry (25%)**
- A++ Paper
- **Defense Outside the Limit**
- Open 24/7/365
- **Instant Quotes**
- Usually Admitted Policies
- **Quick n' Easy**
- Multi-Options Automatically
- **Comprehensive Quote**
- Insured Proposal Generated
- **Prior Acts Option**
- 5-Question Renewal App
- **First Class Claims Handling**
- Efficient- Quote in 3 minutes
- **Effective-High Quote 2 Bind Ratio**
- iPad Accessible
- **Fun Website**
- Application Automatically Completed

## Employment Practices Liability (EPL)

Broad Coverage | 25% Commission

- Defense Costs Outside the Limit
- 3<sup>rd</sup> Party Coverage
- Full Prior Acts
- Punitive Coverage
- Free Unlimited 800#
- Free HR Resources

## Non Profit Directors & Officers

Broad Coverage | 25% Commission

- Separate Limits of Liability D&O/EPL
- Defense Costs Outside the Limit
- 3<sup>rd</sup> Party Coverage
- 75/25 Hammer in favor of the Insured
- Breach of Contract Coverage
- Full Prior Acts

## HOA/Community Associations Directors & Officers with EPL

Broad Coverage | 25% Commission

- Defense Costs Outside the Limit
- 3<sup>rd</sup> Party Coverage
- Wage & Hour (Not in CA)
- Full Prior Acts
- Punitive Coverage
- Free Unlimited 800#
- Free HR Resources

## Miscellaneous Errors & Omissions

Broad Coverage | 25% Commission

- Defense Outside the Limit
- Full Prior Acts
- 75/25 Hammer in favor of the Insured
- 0\$ Deductible for most risks
- Personal Injury Coverage

## Real Estate Errors & Omissions

Broad Coverage | 17% Commission

- Defense Outside the Limit
- Full Prior Acts
- Lock Box Coverage
- Open House Coverage

## Technology Errors & Omissions

Broad Coverage | 20% Commission

- Defense Outside the Limit
- Personal Injury
- Malicious Code
- 50/50 Hammer

## Property Managers E&O

Broad Coverage | 20% Commission

- Full Prior Acts
- Wrongful Eviction Coverage
- Separate Limits
- Optional EPL/Tenant Discrimination

Specific coverage depends on risk. Please review all quotations carefully. Not all coverages are available in all states.

Homosapien: 213-293-4802 • Fax: 310-444-9355 • CA Lic. #0E36308  
[Ulistening@quotenbind.com](mailto:Ulistening@quotenbind.com) [www.QUOTENBiND.com](http://www.QUOTENBiND.com)