How to use this: Pull out your current policy's declarations pages and coverage forms, and give yourself about ten minutes. Check the box next to anything you can confirm. Anything you can't confirm isn't a problem — it's simply a good question to bring to your insurance advisor. The goal is to walk in informed.

A REAL ESTATE PROFESSIONAL LIABILITY / E&O — CORE

- ☐ **E&O** for management errors (mismanagement, leasing, maintenance failures, advice).
- ☐ Limit reflects the number and value of properties managed.

B HANDLING CLIENT FUNDS — CRIME / FIDELITY

- ☐ **Crime / fidelity** covering everyone who handles rents, deposits, and reserves.
- ☐ Controls in place (separate trust accounts, dual authorization).

C TENANT & FAIR-HOUSING EXPOSURE

- ☐ Discrimination / fair-housing exposure addressed (E&O / EPLI / D&O as applicable).
- ☐ Fair-housing policies and training documented.

D GENERAL LIABILITY & MANAGED PROPERTIES

- ☐ **General liability** for premises at managed properties.
- ☐ Named **additional insured** on owners' policies; owners/vendors name me AI where appropriate.

E GOVERNANCE, DATA & AUTO

- ☐ **D&O** if a firm/board; **EPLI** for my own staff.
- ☐ **Cyber** for tenant/owner data.
- ☐ Commercial / non-owned auto for site visits.

F LIMITS & REVIEW

- ☐ **Umbrella**; reviewed at least annually.

G QUESTIONS WORTH ASKING YOUR BROKER

- "Do I have real estate E&O for management errors, not just GL?"
- "Is client money (rents, deposits, reserves) protected by crime/fidelity coverage?"
- "Is my fair-housing / discrimination exposure covered somewhere?"
- "Am I named additional insured on the properties I manage?"
- "Do I have cyber for the tenant and owner data I hold?"

H IMPORTANT — PLEASE READ

This checklist is a free educational tool from Cory Washington & Co. to help you review your own coverage and have a more informed conversation with a licensed insurance professional. It is general information only — not insurance, legal, or financial advice, and not a recommendation to buy, change, or cancel any policy. Coverage terms, availability, limits, and requirements vary by policy, carrier, and state, and only the language in your actual policy governs what is and isn't covered. Checking or leaving blank any item above does not indicate that you are adequately insured or under-insured. Using this checklist does not create a client, agency, or fiduciary relationship. Always consult a licensed professional about your specific situation.