# CORY WASHINGTON & CO.

SMARTER RISK. STRONGER BUSINESS.

CWCO-SUP-APPRAISER-CHK Rev. 09-2026

## REAL ESTATE APPRAISER — COVERAGE CHECKLIST

*Pull out your current policy and check the box next to any coverage you can confirm is already in place — anything unchecked is worth a quick conversation with your advisor. Coverage checklist for real estate appraisers. Priorities reflect typical exposure; confirm against AMC and litigation work.*

**CORE** **PREVALENT** **SITUATIONAL** *— Core: almost always needed · Prevalent: commonly carried by businesses in this class · Situational: depends on specific exposure*

| | COVERAGE | WHY THIS BUSINESS NEEDS IT | PRIORITY |
|---|---|---|---|
| ☐ | **Appraiser E&O** | Covers valuation claims — confirm it includes fair-housing and discrimination allegations. | CORE |
| ☐ | **Extended Reporting Period (Tail)** | Covers claims arriving after retirement or a policy change. | SITUATIONAL |
| ☐ | **Cyber Liability** | Covers breaches of client data and notification costs. | CORE |
| ☐ | **Business Auto / Hired & Non-Owned** | Covers site-visit driving. | PREVALENT |

### COMMON COVERAGE GAP FOR THIS CLASS

*The most commonly missed gap for this class is coverage for bias claims. Federal agencies have focused on appraisal bias since 2022, and some E&O forms exclude or limit discrimination allegations. Appraisers should confirm their policy covers fair-housing claims, document comparables and adjustments in every workfile, and keep a written Reconsideration of Value procedure.*

### 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. The Core / Prevalent / Situational labels describe general patterns observed for this class of business — what is commonly carried, not a personalized recommendation or needs analysis for your specific operations. 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.