



Stewart Specialty Insurance is Here!



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→ specialty insurance services

A subsidiary of Stewart Title Company



Why Stewart Specialty Insurance Services?

- We offer a variety of personal and commercial insurance products, bonds and home warranty.
- We represent a wide selection of highly rated insurance carriers – that means you get competitive pricing and quality coverage.
- Stewart Specialty Insurance Services (SSIS) understands the importance of managing your risk - our products protect you and your customers.

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What SSIS Offers

- Commercial Insurance
- Bonds
- Professional Liability (E&O)
- Stewart Home Warranty
- Personal Lines



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Commercial Insurance

Our experts are here to help you evaluate your situation and determine the policy that best manages your risk and creates the greatest value for your company. Our product offerings include, but are not limited to:

- Professional Liability (E&O)
- Bonds
- General Liability
- Commercial Umbrella
- Workers Compensation
- Property



Other Commercial Insurance Products

- Commercial General Liability
- Commercial Umbrella (Excess Liability)
- Workers Compensation
- Commercial Property
- Group Health





What is Errors & Omissions?

Errors & Omissions (E&O) insurance is a specific form of professional liability coverage that covers mistakes made by professionals on behalf of another party.

In the Real Estate industry, E&O insurance can specifically cover failure to disclose facts to a consumer or facts misprinted in documents, where the agent is held responsible even if the mistake made was unintentional.



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Benefits of Offering E&O

- Get your foot in the door with prospective customers and enhance your current relationship with existing customers
- **Selling Point - your customers receive a 5% discount off E&O for being a SureClose® user**
- All Real Estate Brokers and Title Companies need E&O – you're offering something they shouldn't do business without





How SSIS Can Help with your E&O?

- E&O can provide piece of mind that if an error is made there will be a top-rated company standing behind your company.
- SSIS offers a variety of products to help you manage your business risk.
- SSIS also provides the counseling before the policy is purchased and the service after the policy is sold.
- SSIS will review all coverage annually and shop the markets for the best coverage at the best price.



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Bonds

Protect your business interest with a full range of surety and fidelity bonds from SSIS including:

- Commercial Surety
 - License and permit Bonds
 - Probate
 - Notary
- Fidelity and Dishonesty
- Contract Performance Bonds
- Completion and Utility Bonds
- Mechanic's Lien
- And more.

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Stewart Home Warranty

Your home systems and appliances won't last forever - that's why you should protect them with a Stewart Home Warranty.

Stewart Home Warranty covers repairs or replacements for most home systems and appliances. With a Stewart Home Warranty, you reduce the risk of high costs.

- You benefit from the financial protection of a home warranty
- The affordable cost you pay now can help protect you from budget-breaking, covered repair expenses later – you pay a low trade service call fee
- Can save you much of the expense, time and frustration of dealing with unexpected covered repairs



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Stewart Home Warranty Benefits



- **Potential buyers gain confidence**
Having fewer unexpected repair bills will add to the value of their investment.
- **Value that works both ways**
Buyers increasingly expect home warranty protection, and sellers can protect themselves by providing it.
- **Provides assurance**
Can help reduce stress during home sale negotiations and concerns related to after-sale liabilities.



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Part of our Bundle of Services

- **Be more competitive**

Our competitors have been offering home warranty for years. Now, we can also offer home warranty as well as a host of other products from Stewart Specialty Insurance Services (SSIS). That is one more tool in your arsenal.

- **Dispose of your competitors' brochures**

It's time to eliminate competitors' home warranty brochures from your office. Brand Stewart and your office as the only stop your customers will need.

- **Start to create a Stewart customer for life**

If Stewart maintains a relationship through Stewart Home Warranty (SHW) and personal insurance, customers will think of Stewart as their title company of choice for their next real estate transaction and inquire about other products/services.



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SHW Product Types

- **Consumer Product**
 - Available to consumers at any time
- **Builder Product**
 - Available on new home purchase – coverage provided on year 2, 3 and 4 for one low price
- **Block Orders**
 - Discounted pricing available on orders of 100 or more
- **Undirected orders**
 - Place non-specified home warranties to SHW.



Where is Home Warranty Available?

Stewart Home Warranty is currently available in all states, except Alaska.



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Carriers



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Personal Lines

Pre-Closing:

- Homeowners
- Flood
- Home warranty
- Auto
- Umbrella
- Natural Hazard Disclosure (CA)

Post Closing:

- Mortgage Life
- AD&D
- Disability Coverage
- Identity Theft
- Additional Term Life



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Ordering Stewart Specialty Insurance Services Marketing Materials

Our Stewart Specialty Insurance Services brochure and other collateral is available at www.stewartmarketing.com. Use brochures in your office and provide to real estate professionals, builders, home buyers/sellers.

Visit our Web site at www.stewartspecialtyinsurance.com to learn more about our insurance coverage options and services.



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Order Services

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