

Real estate

We love providing coverage to professionals who sell, appraise, and maintain millions of residential and commercial real estate units. We've developed coverage options tailored to the unique risks they face.



At a glance

Our appetite for this sector includes real estate brokers and agents, property managers, and appraisers. We provide these real estate professionals with protection from slip-and-fall accidents, property damage, negligence lawsuits, and cyber liability.

What's unique about this sector

✓ Economic pressure

The real estate sector is often seen as a barometer of the economy, though recent trends have challenged that. Rates, supply, and shifting demand all shape coverage needs.

✓ Regulatory environment

Real estate professionals operate under federal, state, and local regulations that can sometimes conflict. Understanding these layers is highly important.

✓ High transaction values raise the stakes

A missed disclosure or a bad valuation can lead to a claim sized to the transaction itself, often hundreds of thousands of dollars. We underwrite so limits match what's at risk.

Classes we love to write

Core appetite

- Real estate agents
- Real estate brokers

Broader appetite

- Property managers

Edge of appetite

- Real estate appraisers

Available products

Professional liability

Professional liability **protects real estate professionals against claims of negligence**, covering owners, employees, and part-time or temporary staff.

General liability

General liability **covers claims of bodily injury or property damage** by customers, vendors, or prospects.

Business owner's policy

A business owner's policy (BOP) **includes general liability coverage for third-party claims**, plus coverage for the business's own property, like computer equipment.

Cyber

Cyber security insurance **covers the costs associated with technology-related losses** like malware or data breaches.

Why should agents choose Hiscox for real estate businesses?



Experienced claims handlers

Our in-house claims team includes real estate specialists who can get your client's claim handled promptly and equitably, helping them get back to business fast.



Flexible coverage options

Our products, limits, and deductibles are easily tailored for real estate agents, brokers, and property managers so they get the coverage they need at a price they can live with.



Dedicated underwriters

Underwriters with specialized experience in this sector can recommend packages and endorsements tailored to the industry, so brokers, property managers, and developers get the right coverage.

Claim scenarios

Scenario 1: Tenant lawsuit

A property manager was sued by a tenant who alleged their apartment was uninhabitable due to a pest infestation.

✓ Hiscox coverage in action

The case was settled, and the property manager's professional liability policy covered the settlement and defense costs.

Scenario 2: Sued by seller

A realtor faced a lawsuit by a seller, who alleged the realtor underpriced their home.

✓ Hiscox coverage in action

The realtor prevailed, and their legal costs were covered by their professional liability policy.

Scenario 3: Slipped and fell

A tenant slipped and fell down the stairs in their building and brought a claim against the property manager, saying the stairs were not in good repair.

✓ Hiscox coverage in action

Their general liability policy covered the tenant's claim for medical costs and lost wages.

Ready to quote?

Getting a quote is fast and easy. Answer some questions about your client's business and get a quote in minutes.

➔ To find your wholesaler and start a quote, visit hiscox.com/partner-agent

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