

# Certificate

## SELLER'S PROTECTION PLAN

Selling your home doesn't end at the sale. Protecting yourself is important and by partnering with an experienced professional from **Fidelity National Home Warranty**, you've chosen an insured plan that covers you even after your real estate transaction.

The Seller's Protection Plan, administered by **CRES A Gallagher Company** provides you coverage for up to 180 days after your escrow closes. In the event of any inadvertent errors and omissions related to the sale of your home, you'll receive up to \$50,000, including defense costs, which you would be legally obligated to pay in the event of a claim.

\_\_\_\_\_  
Seller's Name(s)

\_\_\_\_\_  
Property Address

\_\_\_\_\_  
City / State / Zip

\_\_\_\_\_  
Real Estate Company / Agent

\_\_\_\_\_  
Closing Date



*SPP coverage afforded to members of the Real Estate Services Council Risk Purchasing Group and is written through A- rated or better insurance carriers. \*\$2,500 retention applies. Coverage subject to the terms, conditions and exclusions of the policy.*

*CA License 0783129 | For a list of License numbers by state, visit [cresinsurance.com](http://cresinsurance.com)*

Detach this section and return it with your payment

Yes, I would like to purchase a 180 day extension for only \$100\* (\$200 for California)

\*To activate your 180 extension, complete this form and mail it along with your payment and closing statement within 15 days of the close of escrow

\_\_\_\_\_  
Seller's Name(s):

\_\_\_\_\_  
Seller's New Address:

\_\_\_\_\_  
Real Estate Company:

\_\_\_\_\_  
Agent Name:

\_\_\_\_\_  
Address of Property Sold:

\_\_\_\_\_  
Close of Escrow Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Make check payable to:  
**CRES A Gallagher Company**  
See reverse side for mailing instructions

A \$2,500 deductible applies. Coverage subject to the terms, conditions and exclusions of the policy

**SELLER'S PROTECTION PLAN Enrollment Form**

# SELLER'S PROTECTION PLAN SUMMARY SHEET

**What's Covered?** This policy will pay on behalf of you, the seller, all amounts, including defense costs, up to \$50,000 over the \$2,500 retention, which you, the seller, become legally obligated to pay as a result of a covered circumstance. The covered circumstance must occur and claim must be made and reported within the coverage period. A covered circumstance means a lawsuit, arbitration or mediation proceeding, or alternate dispute resolution proceeding to which you submit, with our consent, instituted against you by the buyer, resulting from actual or alleged undisclosed defects in residential property which is your principal residence. For your coverage to be valid your broker's policy with us must be in effect at the time of the completed contract (your closing) and when claim is made against seller.

**What's Not Covered?** All insurance products have exclusions, or situations they don't cover. The major exclusions in this coverage include:

- Intentional, dishonest or fraudulent act(s) committed by you or on your behalf
- Covered circumstances of which you had knowledge prior to closing
- Claims by you against your real estate broker and/or agent
- Claims involving escrow monies
- Claims for damages to the residential property sustained subsequent to closing escrow
- Claims against you not involving your principal residence.

**How Does it Work?** Because your real estate broker cares about your peace of mind, you will be automatically enrolled in the SFP program. Coverage begins on the date of the completed contract (closing) and continues for 180 days. You have the option to extend your coverage for an additional 180 days, for a total of 360 days. If you wish to extend your coverage, you must complete the attached installment form and mail it along with your check and closing statement within fifteen (15) days of the close of escrow. You may also contact CRES at 1-858-618-1648. No additional extensions are available. The premium to extend your coverage for an additional 180 days is \$100 (\$200 in California) paid by you. The premium paid for the SFP is fully earned and non-refundable.

**What Do I Do in the Event of a Claim?** Since you are working with a highly professional real estate broker, we are confident you won't have any problems. If a problem develops between you and the buyer, please call us as soon as possible at 1-858-618-1648. Don't wait until it becomes a lawsuit. Early intervention is often the key to a favorable outcome. THIS DOCUMENT IS AN OVERVIEW AND SUMMARY OF COVERAGE, FOR A COPY OF THE ACTUAL ENDORSEMENT AND ALL TERMS AND CONDITIONS WHICH APPLY, CONTACT CRES AT 1-858-618-1648.

Your Agent/Broker has a business relationship with the Real Estate Services Council Risk Purchasing Group, which is a casualty insurance buying and risk management collective. Through this relationship, in addition to the protection you receive, your Agent/Broker may also receive more protection because your home warranty belongs to a class of warranties that afford superior protection. This additional protection is in the form of a reduced deductible in case there is a claim for money or services arising from their representation in the purchase and sale of your home.

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