ACERTA

Insurance for Real Estate Agents.

Partnership. Advice. Certainty.

Professional Indemnity and Public and Products Liability in one product.

Introducing a brand-new comprehensive insurance solution for your Real Estate Clients from ACERTA, a division of Guild Insurance.

Our new Real Estate Professional Liabilities solution combines professional indemnity and public & products liability into a single policy, specifically tailored to address the evolving risks faced by today's Real Estate Professionals.

With the rise of new technologies such as drone use and the need for environmental risk protections, this product ensures your clients are covered for much more than just traditional Real Estate operations.

We know that our pricing is competitive, but we believe the true value lies in the comprehensive benefits and features of our policy, making this an exceptional product at an affordable price.

Snapshot

1. **Who is it for?** – Real Estate Agents with fees up to $10m.
2. **Policy limits** – up to $10m available for Professional Indemnity Insurance.
3. **Optional extension** – for Public and Products Liability Insurance. Professional indemnity is compulsory.
4. **How to access** – Business is transacted via the Acerta Digital Momentum platform with no need for a proposal form.
5. **Why this product stands out:**

a. Drone coverage made simple

Drones are transforming real estate marketing with stunning aerial imagery, but they also introduce new risks. Our specialised coverage protects drone operations with a $100,000 sub-limit, giving your clients confidence to showcase properties from above without worrying about liability or damages.

b. Pollution and contamination protection

Property managers face environmental challenges like contamination and pollution that can result in serious financial and reputational impacts. Our writeback for contamination of property cover ensures they're protected against these risks.

c. Extended professional services cover

Our policy also covers real estate agents who arrange residential property insurance as authorised representatives of an AFSL holder, addressing a crucial part of their professional responsibilities.

d. Automatic coverage

For activities such as related training and educational services, referral service and expert witness advice – ensuring you're protected across the broad scope of your professional services.

e. Comprehensive peace of mind

By combining these tailored protections, we offer a complete insurance solution for real estate professionals — helping them operate confidently and focus on growing their business.

Acerta is a division of

Guild INSURANCE

Key Features and Benefits

Feature/Benefit	Level of Cover
Advancement of Defence Costs	Clarified cover included
Arranging Landlords' Residential Property Insurance	No sub-limit applicable if acting as an agent of an AFSL holder
Australian Consumer Law Protection	Clarified cover included
Broad Civil Liability Clause	Clarified cover included
Broad Professional Services Description	Linked to real estate professional activities as defined by any Real Estate professional Association
Contamination of Property Cover	$100,000 sub-limit
Cost Inclusive Limit Covers	Included
Defamation, Fiduciary Duties & IP Infringement Protection	Clarified cover included
Difference in Limits & Conditions Cover	2-year limitation period
Drone Usage Coverage	$100,000 sub-limit
Extended Continuity of Cover	1-year limitation for prior policies
Free Legal Advice (Telephone)	Up to 2 hours
Free Run-Off Cover	Up to 7 years (conditions apply)
Inquiries and Proceedings Cover	Included
Jurisdictional Limit	Australia
Two Reinstatements	Included
Vicarious Liability	Included
Worldwide Territorial Cover (excluding USA/Canada)	Included

Standard Policy Sub-limits

Automatic Fidelity	$50,000
Breach of Warranty of Authority	$250,000
Claims Mitigation Costs	$100,000
Claims Preparation Costs	$25,000
Court Attendance Costs	$50,000
Inquiry Costs	$500,000
Loss of Documents	$1,000,000
Public Relations Expenses	$100,000
Statutory Liability	$250,000

Partner with ACERTA

Don't miss this opportunity to deliver exceptional coverage to your clients, tailored for the modern day real estate professional.

Contact us today to learn more and get set up on our system.

We look forward to partnering with you and supporting the success of your clients.

The Acerta Team.

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Exclusions

The policy excludes activities such as business broking, conveyancing, property valuation services, and legal advice. Importantly, there is no exclusion for commingling of funds, and all excluded activities are clearly centralised into one Specified Professional Services exclusion. Please refer to the policy for a full list of exclusions.

ACERTA

acerta.com.au

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