



# The 4 Pillars of Risk Management

## for top real estate pros in hot markets



**Even when you think you've done everything right, things can still go wrong**



In this breakneck market, everything moves faster than normal. This can open you up to complaints and lawsuits, despite your best efforts to help. Complaints and lawsuits can hurt your reputation and income. E&O insurance is strong strategy for brokers and agents to mitigate these risks.

However, positioning yourself to address the threat of complaints and litigation early is key. Most agents want to avoid these issues outright, rather than falling back on E&O insurance. Because even with E&O insurance, you'd still need to run the gauntlet of lost time, resources, and reputational strength.

## Use the 4 Pillars of Risk Management to position yourself to reduce risks

**USE** state-approved real estate contracts

**OBTAIN** accurate disclosure (in states where applicable)

Always **RECOMMEND** a home inspection or file away the waiver

**INCLUDE** a Home Warranty Service Agreement

A Home Warranty Service Agreement from 2-10 Home Buyers Warranty (2-10 HBW), along with a proper disclosure and inspection, can be a powerful risk-mitigation strategy.

## HOW a Home Warranty Service Agreement can help mitigate your risk

In a market where Sellers may not be willing to participate in inspections, a Home Warranty Service Agreement can protect you.

### PROVIDES PROTECTION

If a Covered Item breaks down after closing, your Buyers have a solution. Without a Home Warranty Service Agreement, they may expect you to rectify the problem.

### MAKES YOUR OFFER STAND OUT

With a thorough and detailed home inspection and complimentary (where allowed by law) Seller coverage that converts to Buyer coverage, you can provide your Buyers peace of mind that they can have budgetary protection against breakdowns. Plus, your Sellers will also know that they're covered by an industry-leading 2-10 HBW Service Agreement.

### PROTECTS YOUR REPUTATION

Breakdowns can be a huge burden for your clients. With a Home Warranty Service Agreement, you can show them your dedication to happy home ownership, which could protect your reputation.

### HELPS YOU GET TO THE NEXT DEAL

Protecting your Buyers against breakdowns when they need it most provides added value. That could lead to fewer complaints, smoother relationships, and more referrals.

Help protect your Buyers against expensive and frustrating breakdowns—and yourself against complaints that could turn into E&O claims—while making your offers stand out with a Home Warranty Service Agreement from 2-10 HBW.

**Enroll: [2-10.com/agent](https://2-10.com/agent) | 720.531.6723**

\* Source: Real Estate Errors and Omissions Risk Reduction Tips, Rice Insurance Services Co., March 2019.  
2-10 Home Buyers Warranty: In California, 2-10 HBW Warranty of California, Inc.; in Florida, Home Buyers Warranty Corporation VI; in Virginia, 2-10 Home Buyers Warranty of Virginia, Inc.; in other states, Home Buyers Resale Warranty Corporation (OR Lic # 202003).

