



C.A.R.
**INSURANCE
PRODUCTS**

C.A.R. Insurance Products was created to help meet the needs of the REALTOR® community. By working with different insurance companies, C.A.R. Insurance Products provides stability, consistency, and innovation through insurance products and services offered. For more information regarding C.A.R. Insurance Products, please visit www.car.org.

The **C.A.R. Member Advantage Program** was created to provide members with a variety of benefits and discounts to enhance their professional and personal lives. For more information about our Member Advantage Program, please visit www.car.org.

C.A.R. Insurance Products and the C.A.R. Member Advantage Program are proud to have created relationships to provide our members with the following competitive and comprehensive insurance products:

- **Business Insurance**, including Errors & Omissions, Workers' Compensation, Package Policy (General Liability, Property and Auto), Directors & Officers, and Employment Practices.
- **Health Insurance**, including Medical, Dental, Vision, Accident, Cancer, and Life Insurance.
- **Personal Insurance**, including Home, Flood, Earthquake, Auto, Motorcycle, Aircraft, and Umbrella.
- **Pet Insurance**, including Health and Accident Insurance.
- **Legal Expense** Reimbursement.

C.A.R.'s Strategic Defense Program provides members with access to a powerful assembly of experienced and seasoned broker defense attorneys joined with C.A.R. to focus on improving the litigation climate in California, as well as diminishing the cost and increasing the coverage of Errors and Omission (E&O) Insurance for REALTORS®.

Through its innovative Strategic Defense Attorney Panel, the Program provides the membership with direct litigation and risk management assistance provided by seasoned, dedicated real estate broker defense attorneys hand selected by C.A.R. The Panel Attorneys defend claims or lawsuits against REALTORS®. They also provide indirect assistance through the Risk Management Seminar Series where Panel Attorneys supply valuable insights and strategies to help minimize the legal exposure of REALTORS®.

The Panel Attorneys, working collaboratively, bring their collective experience and talent to bear for REALTORS® saving members both time and money. For more information on C.A.R.'s Strategic Defense Program, please visit www.car.org/legal.

Panel Attorneys:

Delphine S. Adams, Santa Rosa & Kelseyville • (707) 575-8888
David E. Bright, Escondido • (760) 747-3200
Albert E. Cordova, San Rafael • (415) 457-9656
D.W. Duke, Canyon Lake • (951) 244-1856
Bruce Harbin, Santa Ana, & Palm Springs • (714) 550-5500
Shannon B. Jones, Danville & Sacramento • (925) 837-2315
Eric O. Larsen, Sacramento • (916) 567-0777
Timothy F. O'Leary, San Francisco • (415) 247-7900
David M. Parker, Larkspur & San Diego • (888) 812-5117
Kurt Peterson, San Francisco • (415) 399-2900
Mona Leigh Rose, Santa Barbara • (805) 705 8410
Jane Anne Rheinheimer, San Diego • (619) 515-1155
Denis F. Shanagher, San Francisco • (415) 356-4626
Steven D. Spile, Los Angeles • (818) 784-6899
Mark D. Stavros, San Diego • (619) 515-0269
Fredric W. Trester, Los Angeles • (213) 624-6900
Alex M. Weyand, San Francisco • (415) 536-2800

In-House:

Daniel Mark Mueller, NRT Incorporated
Mona Leigh Rose, Dilbeck REALTORS®
Robert J. Shulkin, Coldwell Banker
Sam Kraemer, Prudential CA Realty



C.A.R.
**INSURANCE
PRODUCTS**

**C.A.R. MEMBER
ADVANTAGE** 
Adding value every day.

For more information, please contact
C.A.R. Insurance Products at 213-739-8371
or email insuranceproducts@car.org

Business Insurance



Costello & Sons
Insurance

C.A.R. Insurance Products has joined forces with Costello & Sons Insurance (CSI) to offer competitive and comprehensive insurance products specifically designed for REALTORS®.

Errors and Omissions Insurance (E&O)

An Errors & Omissions policy is a critical component of any REALTORS® insurance and risk management program. The policy provides defense and indemnity coverage for allegations of errors and omissions made during the course of delivering your products and services. Whether your operation is purely residential sales or includes escrow, mortgage, business brokering, property management, or any combination thereof, you should have an Errors & Omissions policy in place.

Workers' Compensation

As a matter of prudent business judgment, REALTORS® should provide this coverage to all salespersons and independent contractors, as well as employees.

Package Policy (Liability/Property/Auto)

A Package Policy is the cornerstone of any REALTORS® insurance and risk management program. The policy includes general liability, property, auto, and a multitude of other coverage lines.

Directors & Officers/Employment Practices

A Directors & Officers policy protects the personal assets of the directors and officers of a firm against suits from allegations of mismanagement of the firm. Employment Practices Liability protects the firm against suits for harassment, discrimination, wrongful termination, and other employment related items.

For more information or to access coverage applications, visit CSI at www.costelloandsons.com/realtors.html or call 888-604-1287.

For more information, please contact
C.A.R. Insurance Products at 213-739-8371
or email insuranceproducts@car.org

Health Insurance



Since 1996, C.A.R. has endorsed RealCare Insurance Marketing, Inc. for life and health insurance for our members.

Medical Plans

Guaranteed issue group health care plans with Anthem Blue Cross and Kaiser Permanente are available to C.A.R. members and their eligible family members, full-time W-2 employees, and employees of C.A.R. Member Boards. Rates are based on the enrollee's home zip code, age, number of dependents enrolled, and insurance carrier—not health status.*

Dental Plans

2 PPO dental plans with MetLife allow enrollees to obtain dental care from any provider. Plans cover orthodontia and implants, and have no waiting period for any services.

Vision Coverage

The C.A.R. vision plan is offered through AIG/Medical Eye Services. Features include no co-pay on exams (when using preferred providers), lenses and frames provided once every 12 months, and loss of sight benefit up to \$25,000.

Aflac Accident and Cancer Plans

An Aflac Accident policy can help you manage your expenses after an injury. Cancer impacts many of our lives. An Aflac Cancer policy pays you cash regardless of what your medical plan pays.

Life Insurance

Guaranteed life insurance for C.A.R. members who have not been hospitalized within 90 days prior to applying. Coverage of either \$25,000 or \$50,000 is available. Other life insurance plans are offered at very attractive rates and for greater benefit amounts.*

For more information regarding Health Insurance products, visit RealCare at www.realcare.biz/realtors.php or call 800-939-8088 ext 202.

* REALTORS® may apply for other individual insurance at any time but are required to undergo a health underwriting process. Individual coverage is not guaranteed.

Personal Insurance



Costello & Sons
Insurance

C.A.R. Insurance Products has teamed up with CSI to offer you great insurance products designed to protect you and your property including:

- Home (Primary, Condo, Rental)
- Flood, Earthquake
- Auto, Motorcycle, Aircraft
- Umbrella
- Schedule (Jewelry, Fine Art, Wine, etc.)

For more information or to access coverage applications, visit CSI at www.costelloandsons.com/realtors.html or call 888-688-0607.

Pet Insurance



RealCare, in association with VPI Pet Insurance provides health and accident insurance for members' cats, dogs, birds, and exotic pets. VPI policies start at just \$7 per month and \$50 deductible per incident, although the cost varies by species and age. The pet owner is free to visit any licensed veterinarian anywhere, even when away from home.

For more information or to obtain a free quote, visit www.realcare.biz/vpi or call 800-719-1163.

Legal Expenses

Pacific Unified Insurance Agency, formerly Gibson & Company, offers REALEX, a program for the reimbursement of legal expenses in defending lawsuits relating to professional services. REALEX can also supplement your existing E&O policy by helping to cover your E&O deductible.

For more information, please visit www.pacificunified.com or call 310-370-5000.