



REAL ESTATE SERVICES ERRORS AND OMISSIONS INSURANCE
THIS IS A CLAIMS MADE AND REPORTED INSURANCE POLICY.
PLEASE READ THE ENTIRE INSURANCE POLICY CAREFULLY.

PART 1.

DECLARATIONS PAGE

1. **Named Insured / Address:** Policy Number: HGI-1018531-03
 Building Capital, Inc.
 DBA: Building Capital , BCI Realtors and BCI Realty
 Physical Address: 9595 Wilshire Blvd # 900
 Beverly Hills, CA 90212
 Mailing Address: 9595 Wilshire Blvd # 900
 Beverly Hills, CA 90212
2. **Policy Period:** 06-01-2021 to 06-01-2022 (12:01 AM at address #1)
3. **Retroactive Date:** See Insured Services section. Retroactive date is bound to each insured service separately.
4. **Insured Services:**

Insured Service Name	Prior Acts Type	Retroactive Date
Residential Mortgage Brokering, including loans funded via a warehouse line.	Date Specific	06-01-2018
Brokering of mortgage loans secured by residential real estate and funded by a financial institution. Financial institution means a state or federal chartered bank, credit union, or savings and loan association. A financial institution is not a private party, individual or company that lends money from assets it owns or controls. This includes loans funded via a warehouse line of credit if, prior to closing, the lender pre-approved and agreed to repurchase the loan within 30 days of closing	Date Specific	06-01-2018

5. **Limit of Liability *:**
- a. Each **Wrongful Act** \$1,000,000
 - b. Aggregate \$1,000,000
 - c. Discrimination To Policy Limit
 - d. Lockbox To Policy Limit
 - e. Contingent Liability None
- *Limit of Liability reduced by the amount of Defense Costs. Please read Policy in its entirety.
6. **Retention:** \$2,500
7. **Premium:** \$34 Per Mortgage Brokering Transaction Side
8. **Forms and Endorsements:**

Endorsements	Form Number
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Commercial Lines Policy Jacket	HDI E&O JACKET (0120)
Professional Liability Application	HDI-3006 (0818)
Real Estate Services Errors & Omissions Liability Insurance Policy	HDI-EO1009 (0120)
Amendatory Endorsement Per Transaction Reporting Endorsement	HDI-0317 (0818)
Agent Owned Property	HDI-2003 (0619)
Broad Form Real Estate Services	HDI-0342 (1019)
Reimbursement of Expenses - \$50,000	
Disciplinary Proceedings - \$50,000	
Public Relations Advisory - \$50,000	
Subpoena Assistance - \$30,000	
First Party Cyber Liability - \$50,000	
Not for Profit Directors Coverage - \$30,000	
Retention Reduction - Risk Management Practices	HDI-0412 (1019)
Mortgage Brokering Amendatory	HDI-0304 (0717)
Agent, Property or Event Exclusion	HDI-0402 (0717)

9. Administrative Office: CRES
PO Box 29502 #69121
Las Vegas, NV 89126-9502



Authorized Signature: _____ Date Issued: 05-28-2021

This Policy is issued to a participating member of the Real Estate Services Council Purchasing Group, a Risk Purchasing Group. The insurer for the purchasing group may not be subject to all the laws and regulations of **Your** state. Depending on the state, the insurance insolvency guarantee fund may not be available to the Purchasing Group.