Let more coverage and less worry help you unlock the realtor market.

Target Standard Industrial Classification Codes (SICs)

0651	Real estate operators and lessors
6531	Real estate agents and managers
6552	Land subdividers and developers, except cemeteries
6512	Operators of nonresidential buildings
6513	Operators of apartment buildings
6519	Lessors of real property, not elsewhere classified

Visit our **Appetite Guide**, accessible through the EBC, for a complete list of eligible classes.

Definition

Classified based on the industry of the predominant tenant.

The construction and housing markets are gaining value exponentially. Driving this boom are digital tools like Zillow and Redfin, allowing customers to shop worldwide listings from wherever they are. Global marketing not only helps increase sales, but also the potential for disruptions and loss. We can help with business insurance and workers' comp customized for the unique needs of realtors.

What Good Looks Like

What kinds of realtors have risks we'd underwrite? Those offering newer buildings with these features:

- Higher quality building construction
- Suitable for occupancy
- In excellent physical condition
- Parking lot is lit and maintained
- Low-hazard tenants
- Certificates of insurance from all tenants
- Strongly worded lease

Spectrum® Business Owner's Policy (BOP)

Key property coverages

Business Income for Off-Premises Utility Services (only 12-hour waiting period) – Provides coverage if your client needs to suspend operations due to an interruption of power, communication, or water services.

Off-Premises Utility Services (direct damage) – Covers damage to property away from premises resulting from a cause (fire or wind).

Ordinance or Law – After a covered cause of loss to building or TIB, this provides coverage for the increased costs associated with additional repairs to or replacement of damaged property caused by the enforcement of laws and ordinances regulating the construction or repair.

The Hartford

Your Total Account Solution

Workers' Compensation

We write monoline workers' comp policies, too – even though we prefer the total account!

Higher Policy Retention

Our payroll billing option can boost policy retention by 3 points[1] while offering customers cash flow benefits.

See more benefits.

E&S Advantage

Offers general liability and umbrella solutions for accounts ineligible for coverage in the standard market.

Business Auto

Broad Form endorsement included and provides:

- Loan Lease Gap coverage
- Waiver of Subrogation
- Waiver of Glass Repair deductible
- And more!

Faster, easier quoting

- VIN prefill reduces keystrokes and improves accuracy
- ICON Bridge lets you quote in "real time" in a fraction of the time

Faster and Easier Digital Service Options

- All policy changes are available online
- Workers' comp changes are processed in real time
- Certificates of Insurance and other service requests are processed in real time
- 24/7 access

Let's get building more business.
Quote us today.

The Hartford

[1] Based on a comparison of The Hartford's renewal data for workers' compensation policies with and without a payroll billing option for the period 2018-2019.