

Marcy Gallegos

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MOSAIC
INSURANCE ALLIANCE, LLC



Marcy Gallegos

*Licensed Insurance Specialist
(Commercial & Personal Lines)*

Phone: 602-607-2283

Email: Marcy@mosaicia.com

 **RAMSEY TRUSTED**

Having the right insurance is incredibly essential and protects the people most important to you. Thankfully, being a licensed insurance agent since 2008 has allowed me to help protect those I care about. Client relationships, friends, and family have always been central in my life and often my clients become my friends!

Education has always been a part of my life and culminated in an MBA in 2008. I love continuing education and find so much excitement in learning new things and exploring new places. Each day, I am so excited to bring my experience and education to the Mosaic family and continue to grow in the Mosaic way.

How can I help your realtor agency, mortgage company, or financial advisor business grow?

By comparing rates with various carriers and helping you find stable coverage at competitive prices, amongst other things. I believe that building relationships is important in business. So, while you and I build our relationship, you will get the one-stop-shop experience so that you can focus on your own client relationships and tend to that busy market.

You never know what is going to happen.

You failed to disclose a defect of the pool in this home that you sold last spring. Now the new homeowners are suing you for **repair costs** and **breach of duty**.



**BREACH
OF DUTY**



One of your clients remodeled their kitchen a few months after purchasing their new home. Their contractor found extensive old water damage. They are now suing you for **fraud**, claiming that you knew of the damages.

FRAUD

**BODILY
INJURY**

NEGLIGENCE

You sold to someone who happens to flip houses. After getting their new property, they began flipping. After talking to contractors, they believe that you **misrepresented the value of the property** and they served you with court papers.



**CONTRACT
VIOLATIONS**



Your clients got very sick after moving in. Black mold was found in the bedrooms. You are now in court trying to prove that you did not know of the mold, and that you had hired multiple inspectors prior to selling. **Bodily injury** is just the first charge for this lawsuit.

**It is so important to protect
yourself as a professional.**

SINCE
2010 | **15+** | **3**
CARRIERS STATES

Everything needs to look perfect and appealing to potential buyers...But it is not all about looks.

Being a professional in the housing market industry, you are liable for the property that you are selling. It is not uncommon for realtors to get in trouble for failing to disclose defects, being negligent, misrepresenting important details, leaving homeowners misunderstanding boundary lines, and more. Tons of things can go wrong. If someone trips and falls in an open house, you could be liable for injuries. If you make a mistake on paperwork, you can be sued for errors and/or omissions. A key way to help avoid claims in the realtor business is to be aware of possible injuries, damages to property, and lawsuits. It is also essential that you keep in mind that one type of insurance doesn't cover everything. I know how fast-paced your lifestyle needs to be. I can help you get stable insurance at competitive prices so that you can focus on advertising your services and pushing those sales.

What are some key insurance coverages for realtors?

If you are a real estate agent, mortgage broker, or financial advisor, I highly recommend getting errors and omissions (E&O), general liability, commercial auto, and umbrella coverage. Some additional coverages to consider are in the table below.

What Is the Average Monthly Cost of a 12-Month Business Policy?

Below are coverage pricing examples from insurance carriers we write with. **Also, ask me about bundling coverages!** Getting multiple coverages with a carrier can engage **bundling discounts** and bring down coverage costs.

Errors & Omissions (Professional Liability)	\$46/MONTH
Commercial Auto	\$80/MONTH
Umbrella	\$86/MONTH
Workers' Compensation	\$84/MONTH
Business Owners' Policy	\$53/MONTH
General Liability	\$46/MONTH

Please keep in mind that this is for demonstration purposes only. Different factors impact coverage cost, such as city, state, building size, services, claim history, etc.

5-Star Client Reviews



"**Marcy** is super responsive, knowledgeable, professional, and friendly. I have referred her to everyone I know seeking new insurance."

~Roxan A. | Surprise, AZ

"**Marcy** is great. She is very patient, helpful, and informative. Thank you! "

~Donna M. | Surprise, AZ

"Best service I had was with **Marcy Gallegos**. Very kind and helpful. Thank you for your work."

~Jason T. | Seattle, WA

"We like that you have lots of companies you work with and can get us the best service for the best price." ~Gina C. | **Marcy** client from Lynden, WA

Ask me about commercial insurance services in AZ, WA, & OR.

Some of Our Carriers



D: 602-607-2283
M: 425-320-4280



425-212-4316



Marcy@mosaicia.com

HOME OFFICE



2122 164th St SW Ste 301
Lynnwood, WA 98087



<https://www.mosaicia.com/>