



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.

FRAUD



Marcy Gallegos

Licensed Insurance Specialist (Commercial & Personal Lines)

Phone: 602-607-2283

Email: Marcy@mosaicia.com

RAMSEY TRUSTED

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.

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.

You sold to someone who happens to flip houses. After getting their new property, they began flipping. After talking to contractors they believe that

misrepresented the value of the property and they served you with court papers.

BREACH OF DUTY

> **BODILY** INJURY

CONTRACT **VIOLATIONS**

NEGLIGENCE

Your clients got very sick after moving in. Black mold was found are now in court trying to prove that you did 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.

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 α 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 Č. | Marcy client from Lynden, WA

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

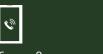






PROGRESSIVE









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