

Frequently Asked Questions: Online Enrollment

- **How do I access the Online Enrollment option?** Please select your state from the home page and then click on the Purchase button on the left side of the page. The Purchase page should display a gold button labeled “Enroll Online.” Click this gold button and your computer should be directed to our online enrollment.
- **Is your website secure?** Yes, after you receive your quote, your online enrollment is processed using a secure server that encrypts your personal information.
- **I do not wish to provide my credit card information over the Internet. Can I purchase coverage with a credit card over the phone?** No, the credit card payment option is only available on our secure website. We cannot accept any other electronic payment types. If you do not wish to enroll online, you must submit your enrollment via mail with a check or money order.
- **What should my effective date be?** The effective date of your policy must be on, or after, the inception date of the group policy period. You should request an effective date to maintain continuous coverage (if your current coverage expires January 1, you should request an effective date of January 1). Otherwise, you will lose any previously established Retroactive Date (for prior acts coverage). If you do not have continuous coverage, your new Retroactive Date will be effective date of your new coverage. If you discover that you have missed timely renewal and cannot obtain your desired effective date online, please call RISC immediately and see if you qualify for reinstatement of your coverage back to the inception of the policy period. This will avoid a break in coverage and loss of your retroactive date. Always pay your premium on time to avoid a break in coverage and protect yourself from uncovered claims. If you are unsure about the inception date of the group policy for your state, please refer to the chart below:

*Note: Some of the above states are not yet available for online renewal

IDAHO	October 1	IOWA	January 1	COLORADO	January 1
KENTUCKY	April 1	LOUISIANA	January 1	MISSISSIPPI	July 1
NEBRASKA	January 1	NEW MEXICO	January 1	NORTH DAKOTA	January 1
RHODE ISLAND	April 30	SOUTH DAKOTA	January 1	TENNESSEE	January 1

- **I am unable to download my certificate? How can I access my certificate?** A link to your certificate is provided after the completion of online enrollment as well as automatically emailed to you upon purchasing the coverage. You may access this link up to 30 days after purchasing coverage. Your certificate downloads in .PDF format, so if you are experiencing difficulty in downloading your certificate of coverage, you may need to update your version of Adobe® Acrobat Reader® or forward your email to another computer that is equipped with the program. If you did not receive your certificate by email, you may have incorrectly entered your email address or it may have been filtered by your spam protection service. For special assistance, please contact our office.
- **I made a typing error on my online enrollment. How can I correct my online enrollment?** Please submit any changes to your online enrollment in writing. Please include your name, license number, the Invoice Number indicated on your email receipt (beginning with PDA.4101) and the name on the credit card used for payment along with the changes that need to be made. **Do not** include your credit card number. Requests may be sent via email to policyadministrator@risceo.com, or via fax at (502) 897-7174.
- **I do not yet have a license number. What number do I enter for the license number?** If you do not yet have a license number, you may provide three zeroes (000) in the license number field. In order to add this number to your records, please notify RISC of your license number once it has been issued. Please read special instructions below for Colorado.

- **I am a Colorado licensee. Why will the system not accept my license number?** In order to submit your license number correctly, you must type in your entire license number as issued by the Colorado Real Estate Commission including the two-letter license designation and the numeric portion. Please omit any leading zeros on the numeric portion of your license number. The system will not accept any leading zeros as part of the license number so that your information may be transmitted to the commission accurately. If you are a new licensee, please input TT12345678.
- **I do not wish to provide my social security number on my enrollment? What should I enter in the social security field?** If you wish to omit this information from your enrollment, please provide all zeroes. (Example: 000000000) Please note that failure to provide this information may cause difficulties in notifying your commission of your coverage.
- **I enrolled online for my individual coverage. Is my firm required to have a separate policy?** Firm license coverage is required for the following states: Idaho, Iowa, Colorado, and Louisiana. Firm license coverage is optional in Tennessee.
- **Will you notify my commission that I have enrolled online?** We will verify coverage electronically with your primary state commission in the states where we provide the real estate commission's group program. However, it is your responsibility to provide verification to other commissions and entities outside of your primary state. Please note that in some states, a hard copy of the certificate is required for notification of your coverage. Please review the requirements for licensing in your state to verify the preferred means of notification if you are a new licensee.
- **Where can I get a receipt of my payment?** Once your payment is processed, you will automatically receive an email receipt of your payment. If you did not receive your receipt by email, you may have incorrectly entered your email address or it may have been filtered by your spam protection service.
- **Why can't my firm purchase endorsements?** Firm licensees are not eligible to purchase endorsements other than the conformity endorsement for other mandated states that require firm coverage. Firm license coverage is required in IA, ID, CO and LA. The Group Programs provide coverage to the real estate firm by including the firm as an insured under the individual real estate broker's policy for the broker's covered claims. Optional Coverages purchased by the individual real estate licensee will apply to the firm when the firm is covered under the definition of insured.
- **I already renewed online. Why can't I purchase endorsements separately?** Licensees may only purchase endorsements online if purchasing group coverage online simultaneously. If a licensee has already purchased group coverage and wishes to add endorsements, the licensee must send a completed enrollment form indicating the requested endorsements along with the appropriate payment by check or money order directly to RISC. Please note under the premium portion of the enrollment that the licensee has already purchased group coverage. Also note that endorsement premium payments cannot be prorated.
- **My information has changed since I enrolled for coverage online. How do I update my information?** Please submit any changes to your online enrollment in writing by completing an Information Update form. You may obtain this form on our website. The Information Update form may be sent via email to policyadministrator@risceo.com, via fax to (502) 897-7174, or via mail to PO Box 6709, Louisville, KY 40206.
- **Are cancellations or refunds permitted?** Cancellations or refunds are not permitted after the effective date of coverage. All refund requests must be submitted in writing to RISC prior to the effective date of coverage with all information pertinent to online enrollment.
- **Why isn't my state listed under the Conformity Endorsement?** A Conformity Endorsement is available for licensees who are licensed in other mandated states (outside your home state) that require proof of E&O coverage. This extension does not apply if you are a non-resident of your Group Policy State. The states listed are the only other states requiring proof of E & O coverage. Please refer to your policy to determine if professional services in any other states are included in the territory of your coverage.

- **Where can I find evidence of the endorsements I purchased?** Any endorsements selected will appear on page one of your certificate toward the bottom of the page.
- **Do I still need to send my enrollment form to RISC if I enroll online?** If you have enrolled for coverage online, it is not necessary to submit the hard copy of your enrollment form.
- **I am an appraiser. Why is the appraisal coverage only available to real estate licensees?** Appraisers without an active real estate license are not eligible to purchase coverage under the Group Program. Please contact our offices if you require additional information.

For questions not addressed in our Frequently Asked Questions, please contact our offices. When applicable, please have your Invoice Number (indicated on your email receipt) and the exact name on the credit card used for payment available so that we may access your payment records.

RISC

Rice Insurance Services Company, LLC

Email: policyadministrator@risceo.com

Toll Free: (800) 637-7319

Local: (502) 897-1876

Fax: (502) 897-7174