

2011 Idaho Real Estate Commission's (IREC's) Group Real Estate Errors and Omissions Insurance Program
Administered by Rice Insurance Services Company, LLC (RISC) and underwritten by Continental Casualty Company

IDAHO INDIVIDUAL LICENSEE ENROLLMENT REQUEST FORM FOR CURRENT INSURED

For insureds wishing to purchase an endorsement after the group policy's effective date (October 1, 2011)

To purchase an endorsement after the effective date of the group policy (October 1, 2011), you must be currently enrolled in the IREC's 2011 group program and have an active Idaho real estate license. All of the endorsements below are available to individual licensees. Firm licensees may only purchase the conformity endorsement. To request an endorsement, send RISC the completed form (including the second page) and a check payable to RISC for the applicable premium. Continental Casualty Company and RISC reserve the right to refuse to sell endorsements after the group policy's inception. If your endorsement request is approved, the effective date of the endorsement(s) will be the date RISC receives the completed form and applicable premium.

Applicant's Name: _____	License Type: _____ /License # _____
Firm Name: _____	Email: _____
Firm Address: _____	Telephone # (work): () - _____
City, State, Zip Code: _____	Telephone # (home): () - _____
SSN (required for IREC verification): _____	

Endorsement	Unit Price	Amount Due
Conformity Endorsement: If you are domiciled in Idaho, circle any of the states below where you have an active real estate license. This endorsement is only available if you are domiciled in Idaho. CO IA KY LA MS ND NE NM RI SD TN* WY *TN conformity is not available to all licensees due to TN regulations. Please contact RISC for details about obtaining coverage for your TN license.	\$15 (Regardless of the number of states at time of issuance)	
Appraisal Endorsement (available to active real estate licensees who are also licensed appraisers) Appraisal License #:	\$200	
Leasing and Property Management Endorsement	\$150	
Limited Claims Expense Coverage Environmental Endorsement (a) \$2,500 per claim/\$5,000 aggregate for claim expenses or Environmental Endorsement (b) \$10,000 per claim/\$10,000 aggregate for damages & claim expenses	\$5 \$35	
Limited Claims Expense Coverage Fair Housing Endorsement (a) \$2,500 per claim/\$5,000 aggregate for claim expenses or Fair Housing Endorsement (b) \$10,000 per claim/\$10,000 aggregate for damages & claim expenses (c) \$25,000 per claim/\$25,000 aggregate for damages & claim expenses	Free \$15 \$24	
Limited Claim Expenses Coverage Real Estate Regulatory Complaints Endorsement \$2,500 per claim/\$5,000 aggregate for claim expenses	\$15	
Primary Residence Endorsement	\$15	
Limited Claim Expenses Coverage Earnest Money Dispute Endorsement \$2,500 per claim/\$5,000 aggregate for claim expenses	\$20	
Increased Limits Endorsement: \$250,000 Per Claim / \$500,000 Aggregate See below for instructions on selecting Premium (a) or Premium (b)	(a) \$139 or (b) \$214	
Increased Limits Endorsement: \$500,000 Per Claim / \$1,000,000 Aggregate See below for instructions on selecting Premium (a) or Premium (b)	(a) \$314 or (b) \$439	
Premium (a) 75% or more of your real estate activity income* is earned from Residential Sales** and you have had no claims*** in the past 5 years; or Premium (b) Less than 75% of your real estate activity income* is earned from Residential Sales** or you have had one or more claims*** in the past 5 years * To determine the percentage of your real estate activity income derived from Residential Sales, divide your income derived from Residential Sales by the amount of your total real estate activity income. **Residential Sales means sales of properties zoned for and occupied exclusively as residences for four families or less. Residential Sales also includes: (1) sales of vacant land, provided the land is zoned for residential use and is not a development project of four or more residences and (2) sales of farm property that will be a buyer's principal residence and where a buyer will derive no more than 25% of total income from farming. Commercial sales and renting, leasing, managing, or appraising residential or commercial property are not Residential Sales. ***If you are a qualifying broker, a claim made against you, your firm for your acts, or your firm for the firm's acts is considered a claim against you for purposes of calculating the endorsement premium. If you are not a qualifying broker, a claim made against you or your firm for your acts is considered a claim against you for purposes of calculating the endorsement premium.		
Total (add premium for optional coverages)		\$ _____

Reason for requesting endorsement(s) after the group policy's effective date: _____

The undersigned certifies that as of this date, the undersigned

1. holds an active Idaho real estate license; and
2. has no knowledge of any of the following:
 - a. claims against the undersigned;
 - b. negligent acts, errors, or omissions that may reasonably be expected to become the basis of a claim against the undersigned; or
 - c. related negligent acts, errors, or omissions committed or alleged to have been committed that may reasonably be expected to become the basis of a claim against the undersigned; and
3. understands that the endorsement(s), if issued, will not apply to any of the following:
 - a. claims that first arose prior to the endorsement's effective date;
 - b. claims that arise after the endorsement's effective date and relate to a claim that first arose prior to that date;
 - c. negligent acts, errors, or omissions committed or alleged to have been committed prior to the endorsement's effective date that may reasonably be expected to become the basis of a claim against the undersigned; or
 - d. related negligent acts, errors, or omissions committed or alleged to have been committed prior to the endorsement's effective date that may reasonably be expected to become the basis of a claim against the undersigned.

Signature of licensee

Date

Please include both pages of this form with payment to RISC:
 Mailing Address: P.O. Box 6709, Louisville, KY 40206-0709
 Overnight Address: 4211 Norbourne Blvd, Louisville, KY 40207-4048
 Toll-free: (800) 637-7319 Local: (502) 897-1876 Fax: (502) 897-7174 Website: www.risceo.com