

**2012 Iowa 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

**IOWA INDIVIDUAL LICENSEE ENROLLMENT REQUEST FORM FOR CURRENT INSURED**

For insureds wishing to purchase an endorsement after the group policy's effective date (January 1, 2012)

To purchase an endorsement after the effective date of the group policy (January 1, 2012), you must be currently enrolled in the IREC's 2012 group program and have an active Iowa 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 bottom portion) 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 (optional): _____

Endorsement	Unit Price	Amount Due
<b>Appraisal Endorsement (available to active real estate licensees who are also licensed appraisers)</b> Appraisal License #: _____	<b>\$200</b>	
<b>Conformity Endorsement:</b> If you are domiciled in Iowa, circle any of the states below where you have an active real estate license. This endorsement is only available if you are domiciled in Iowa. <b>CO ID KY LA MS ND NE NM RI SD TN* WY</b> *TN conformity is not available to all licensees due to TN regulations. Please contact RISC for details about obtaining coverage for your TN license.	<b>\$15</b> (Regardless of number of states at time of issuance)	
<b>Environmental Endorsement:</b> \$10,000 per claim / \$10,000 aggregate for damages & claim expenses	<b>\$15</b>	
<b>Fair Housing Endorsement:</b> \$10,000 per claim / \$10,000 aggregate for damages & claim expenses	<b>\$15</b>	
<b>Limited Claim Expenses Coverage Real Estate Regulatory Complaints Endorsement:</b> \$2,500 per claim / \$5,000 aggregate for claim expenses	<b>\$15</b>	
<b>Primary Residence Endorsement</b>	<b>\$6</b>	
<b>Increased Limits Endorsement \$250,000 Per Claim / \$500,000 Aggregate:</b> See below for instructions on selecting Premium (a) or Premium (b) 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.	<b>(a) \$65 or (b) \$85</b>	
<b>Total (add premium for optional coverages)</b>		<b>\$</b>

Reason for requesting endorsement(s) after the group policy's effective date (mandatory): \_\_\_\_\_

The undersigned certifies that as of this date, the undersigned

1. holds an active Iowa 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