



**NOTE: RISC only accepts Visa or MasterCard online. Please contact RISC if you have any questions at 502-897-1876, Ext. 1.**

1. You will be able log into your existing account, create a new one, or continue as a guest without a login. Note: You **WILL NOT** have a login if you have not purchased E&O insurance directly through RISC since November 22, 2017.
2. If you do not have an existing account: Welcome to the RISC Online Enrollment Gateway, Choose Your Licensed State: Kentucky (if you have a real estate license in another state and are not domiciled in Kentucky, call RISC for additional information). Click **Enroll Now**.  
  
If you have an existing account: Login, enter username and password. Click **Submit**.
3. Enter: NEW License number, the last 4 digits of your social security number, and name. Click **Search**. This will allow your contact information to be auto-populated and confirm coverage with the Commission.
4. If your information does not match the database, you may correct the information or proceed without the auto-populated data by clicking the link **Continue without verifying license information**.
5. Under 2018 Kentucky Real Estate Brokers Apr 01, 2018 – Apr 01, 2019, click **Choose this Period**.
6. Enter email, click **Check**.

**If you have an existing account:** Login, enter username and password. Click **Submit**

If your email hasn't been used to purchase a policy, then you will then click **Continue with enrollment**.

If your email is associated with a prior purchase, you have the following options:

- ) you may login to add the policy to your account by choosing **New Policy** in the menu bar.
  - ) Reset your password if you do not know your password
  - ) Continue as a guest in order to purchase anonymously or create a new account.
7. The remaining steps are labeled 1 through 9 near the top right.  
  
Step 1. Agreement: Read, then click **Agree** if you agree to the terms of the agreement.  
  
Step 2. Policy Coverage: Verify 04/1/2018 effective date, click **Continue**.

Step 3. State License and Conformity Endorsements: Enter or verify License Type (S for Sales Associate or B for Broker) and new License Number. NOTE: If you are licensed in any other mandated state and domiciled in Kentucky, you can add a conformity endorsement on this step. Click **Continue**.

Step 4. Additional Endorsements: Select any desired optional endorsements or scroll down if no endorsements are desired, click **Finished Adding Endorsements**.

Step 5. Claims: Answer the question, click **Continue**.

Step 6. Email / Account: Verify email address. If you wish to create an account, enter a username (does not have to be your email address) and a password. If you DO NOT wish to create an account, uncheck the Create an account box. Click **Continue**.

The benefits of creating an account is to be able to have access to your policy information at any time, easily renew policies in the future, and review past policies.

Step 7. Your Information: Enter or verify the information. Click **Continue**.

Step 8. Principal Broker Information: Enter or verify your Principal Broker's name and the physical address (not a P.O. Box) of the business office where your license hangs. Click **Continue**.

Step 9. Review: Verify Totals. Click **Review Purchase**. If any information is incorrect, click **Review from beginning** to make any corrections.

8. Checkout: Enter credit card billing information. Click **Continue to Payment**, enter credit card info, and click **Pay Now**.
9. Once payment is processed, you may click to Download Certificates and Endorsements, Email Documents, or Download copy of the Group Program Policy
10. Log out