



**IOWA REAL ESTATE COMMISSION'S (IREC's)
GROUP ERRORS AND OMISSIONS (E&O) PROGRAM**

Administered by Rice Insurance Services Center (RISC)
A Division of Accretive Specialty Insurance Solutions, LLC
Issued by Continental Casualty Company

www.risceo.com
502-897-1876 / 1-800-637-7319
P.O. Box 6709, Louisville, KY 40206
435 N. Whittington Pkwy, Ste 300, Louisville KY 40222

2026 ENDORSEMENT REQUEST FORM FOR CURRENTLY-INSURED INDIVIDUAL LICENSEES

To purchase an endorsement after the group policy's effective date (January 1, 2026), you must be currently enrolled in the IREC's 2026 group program and have an active Iowa real estate license. All endorsements below are available to individual licensees. Firm licensees may only purchase the conformity endorsement for other states that require firm coverage. To request an endorsement, send RISC the completed form (including the bottom portion) and a check payable to RISC for the applicable premium.

Enrollee understands that all endorsement premiums are fully earned upon the endorsement's inception and no refunds are permitted after that date. If your payment is returned for nonsufficient funds, you are responsible for payment of any resulting bank fees or penalties.

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. All endorsements expire concurrently with the group policy.

Enrollee's Name: _____

Firm Name: _____

Address: _____

City, State, Zip Code: _____

License Type(s): _____

License #(s): _____

Email*: _____

Fax #: () - _____

Telephone # (work): () - _____

Telephone # (circle one - home / cell): () - _____

☐ If cell, check if you would like to receive text notifications if/when this becomes available.

*We occasionally send important notices by email. To receive these notices, provide your current email address and add our email domain (@risceo.com) to your address book.

OPTIONAL ENDORSEMENTS AVAILABLE TO INDIVIDUAL (NOT FIRM) LICENSEES - This is a claims-made-and-reported policy. An endorsement will only apply to a claim if the endorsement is in effect when the claim is first made, which may be after this policy period expires. You should consider continuing to purchase an endorsement for as long as you would like the coverage to apply (provided you continue to meet any eligibility requirements).

	Unit Price	Amount Due
Appraisal Endorsement - Adds licensed appraisal services to the activity insured by the group policy. Eligibility requirements: (1) an active real estate license <u>and</u> (2) an active appraisal license. Appraisal License #: _____	\$200	
Appraiser Trainee Endorsement - If you are a supervising appraiser and would like to add insurance for associate appraisers acting under your supervision and control while they are assisting you in your performance of professional services as an Iowa licensed or certified real estate appraiser, you may purchase this endorsement to change the definition of insured to include specific associate appraisers listed in the endorsement. Eligibility requirements: the supervising appraiser must have (1) an active real estate license, (2) an active appraisal license, <u>and</u> (3) purchase an appraisal endorsement (above). <u>You must attach a list of appraiser trainees you would like listed in the endorsement. A separate premium applies to each appraisal trainee listed.</u>	\$200 per trainee	
Conformity Endorsement - Conforms your insurance under the IA policy to comply with the E&O requirements in another mandated state where you hold an active real estate license. Eligibility requirement: you must be actually domiciled in IA or treated as domiciled in IA by the policy terms. Circle applicable state(s): AK CO ID KY LA MS MT NE NM ND RI SD TN* WY Other State License Type: _____ / Other State License #: _____ (identify state if more than one) <small>* Eligibility for TN conformity is limited by TN regulations. Contact RISC if you need coverage for a TN license.</small>	\$20 regardless of # states at issuance	
Contingent Bodily Injury / Property Damage Endorsement - \$10,000 per claim / \$10,000 aggregate for damages and defense costs, combined, for bodily injury and property damage claims that arise from professional services under certain conditions.	\$25	
Residential Personal Interest Coverage Endorsement - Sublimits of \$100,000 per residential personal interest claim / \$100,000 aggregate for claims relating to the sale or listing for sale of residential property owned by the licensee, the licensee's spouse, or a company owned by the licensee under certain conditions. <i>*Subject to the terms and conditions of the group policy, the basic group policy insures claims involving the sale or listing for sale of your primary residence, as defined in the group policy, so long as the sale or listing for sale is performed under your real estate license and supervised by your responsible broker or firm.</i>	\$30	
Developed / Constructed by Spouse Endorsement - Sublimits of \$100,000 per developed / constructed by spouse claim / \$100,000 aggregate for claims relating to the sale or listing for sale of residential property which is constructed or developed by the licensee's spouse under certain conditions.	\$250	
Increased Limits Endorsements - You may purchase ONLY ONE increased limits endorsement	Increased Limits \$250,000 per claim / \$750,000 aggregate Increased Limits \$500,000 per claim / \$1,000,000 aggregate	\$90 \$161
Total Amount Due (Premium for Selected Optional Endorsements)		\$ _____

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; and 4. understands the endorsement premium is fully earned upon the endorsement's inception date and no refunds will be given after that time.

SIGNATURE OF LICENSEE: _____

DATE: _____

Send completed form with payment to RISC

Mailing Address: P.O. Box 6709, Louisville, KY 40206-0709 / Overnight Address: 435 N. Whittington Pkwy, Ste 300, Louisville KY 40222

Toll-free: (800) 637-7319 Local: (502) 897-1876 Fax: (502) 897-7174 Website: www.risceo.com

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