



• We put the Experience and Options in E&O programs •  
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**2025 Nebraska Real Estate Commission's  
 Group Real Estate Errors and Omissions Insurance Program**

Administered by Rice Insurance Services Center, a Division of Accretive Specialty Insurance Solutions, LLC  
 and underwritten by Continental Casualty Company

**ENDORSEMENT REQUEST FORM FOR CURRENTLY-INSURED INDIVIDUAL LICENSEES**

Request an endorsement after the group policy effective date (January 1, 2025)

• **STATE GROUP POLICY OPTION FOR LICENSEES WITH 12/31/2025 REAL ESTATE LICENSE RENEWAL DATE** •

To purchase an endorsement after the group policy's effective date (January 1, 2025), you must be currently enrolled in the 2025 Nebraska group program administered by Rice Insurance Services Center (RISC) and have an active Nebraska real estate license. All endorsements below are available to individual licensees. Real estate firms 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.

If your payment is returned for nonsufficient funds, you are responsible for payment of any resulting bank fees or penalties. If the fees accompanying your application are paid for by check and the check is not immediately paid upon presentation to the bank upon which the check was drawn, or if payment is submitted in any other manner, and payment is denied, rescinded, or returned as invalid, the application will be deemed incomplete.

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.

<b>Licensee's Name:</b> _____	<b>License Type(s):</b> _____
<b>Firm Name:</b> _____	<b>License #(s):</b> _____
<b>Address:</b> _____	<b>Email*:</b> _____
<b>City, State, Zip Code:</b> _____	<b>Fax #:</b> ( ) - _____
<b>Telephone # (work):</b> ( ) - _____	<b>Telephone # (home/cell):</b> ( ) - _____

\*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.

<b>OPTIONAL ENDORSEMENTS AVAILABLE TO INDIVIDUAL LICENSEES (NOT FIRMS)</b>		<b>Unit Price</b>	<b>Amount Due</b>
<i>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).</i>			
<b>Appraisal Endorsement</b> – Adds insurance for services as a licensed / credentialed appraiser. Eligibility Requirements: (1) an active real estate license <u>and</u> (2) an active appraisal license. <b>Appraisal Credential #:</b> _____		<b>\$200</b>	
<b>Appraiser Trainee Endorsement</b> – For active real estate licensees who also have an active appraiser license to add specified appraiser trainees as insureds while employed by you, under your supervision and control, and assisting you in the performance of your professional services. Eligibility Requirements: (1) an active real estate license, (2) an active appraiser license, and (3) also purchased the Appraisal Endorsement. You <u>must</u> attach a list of appraiser trainees that you would like listed in the endorsement. A separate premium applies to each appraiser trainee listed.		<b>\$200</b> per appraiser trainee	
<b>Conformity Endorsement</b> – Conforms your insurance under the NE policy to comply with E&O requirements in another mandated state where you have an active real estate license. Eligibility Requirement: You must be actually domiciled in NE or treated as domiciled in NE by the policy terms. <b>Circle applicable state(s) – AK CO ID IA KY LA MS MT NM ND RI SD TN* WY</b> <b>Other State License Type:</b> _____ / <b>Other State License #:</b> _____ (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>		<b>\$20</b> regardless of number of states at issuance	
<b>Contingent Bodily Injury / Property Damage Endorsement</b> – \$10,000 per claim / \$10,000 aggregate for damages and defense costs, combined, for bodily injury and property damage claims that arise from your professional services (conditions apply).		<b>\$30</b>	
<b>Developed/Constructed by Spouse Endorsement</b> – \$100,000 per developed/constructed by spouse claim / \$300,000 aggregate for claims relating to the sale or listing for sale of residential property developed or constructed by the insured licensee's spouse, domestic partner, or a company owned by the licensee's spouse or domestic partner (conditions apply).		<b>\$250</b>	
<b>You may purchase ONLY ONE Increased Limits Endorsement option</b>	• <b>\$250,000 per Claim / \$750,000 Aggregate</b> – Jan \$62 / Feb \$57 / Mar \$52 / Apr \$47 / May \$41 / June \$36 / Jul \$31 / Aug \$26 / Sept \$21 / Oct \$16 / Nov \$10 / Dec \$5	<b>See prorated amounts at left</b>	
	• <b>\$500,000 per Claim / \$1,000,000 Aggregate</b> Jan \$112 / Feb \$103 / Mar \$93 / Apr \$84 / May \$75 / June \$65 / Jul \$56 / Aug \$47 / Sept \$37 / Oct \$28 / Nov \$19 / Dec \$9	<b>See prorated amounts at left</b>	
<b>Total (Add Any Endorsement Premium)</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

- holds an active Nebraska real estate license; and
- 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
- 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.
- 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: 4211 Norbourne Blvd, Louisville, KY 40207-4048**

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