



502-897-1876 / 1-800-637-7319
4211 Norbourne Blvd., Louisville, KY 40207-4048
P.O. Box 6709, Louisville, KY 40206-0709
www.risceo.com

Request to Backdate Inception Date of Individual Policy Period
Kentucky Real Estate Commission's Group Errors and Omissions (E&O) Policy

Important Information about Prior Acts Coverage: The Kentucky Real Estate Commission's 2021 group policy expired April 1, 2022. An active real estate licensee's failure to maintain continuous real estate errors and omissions (E&O) coverage is a violation of state law and results in loss of coverage for claims involving professional services rendered before your new policy's inception date.

Request to Backdate: You may request to add an endorsement to your insurance to backdate the inception of your Individual Policy Period up to 90 days from the date we receive this completed request form and applicable premium. The carrier reserves the right to deny requests to backdate.

Return this form to RISC along with any applicable premium to:

Mailing Address:
P.O. Box 6709, Louisville, KY 40206-0709

Overnight Address:
4211 Norbourne Blvd, Louisville, KY 40207-4048

COMPLETE THE FOLLOWING: All fields MUST be completed for your request to be considered. Please print or type.

Form with fields for Licensee Name, License Type, Real Estate Firm, License No., Address, City, State, Zip Code, Phone (home/cell), Phone (work), Fax, and Email*.

*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.

Requested Inception Date*: _____

*Must be on or after April 1, 2022 and may be no more than 90 days prior to the date we receive this completed form and premium payment. All individual policy periods expire April 1, 2024.

Reason coverage was not renewed timely (Must be completed for request to be considered. Any additional information or supporting documentation may be provided on a separate page.): _____



The licensee requesting a backdated **Individual Policy Period** endorsement (the “**Licensee**”) under the current Kentucky Real Estate Commission’s group policy (the “**Policy**”) certifies and warrants that:

- I. As of the date written below next to the **Licensee’s** signature, such **Licensee** has no knowledge of:
 - A. any **Claim** that has been made against any **Insured** since the date such **Licensee’s** prior real estate errors and omissions insurance policy, if any, expired; or
 - B. a negligent act, error, or omission, or any fact, circumstance, or situation, that might reasonably be expected to be the basis of a **Claim** against any **Insured**.

The **Licensee** understands and acknowledges that if the **Licensee** has any such knowledge, the Company shall not be liable under the Policy to pay any **Damages** or **Claim Expenses** for any **Claim** or **Related Claim** alleging, arising from, or related to any such claims, negligent acts, errors, omissions, facts, circumstances, or situations.

- II. The **Licensee** further understands and acknowledges that the backdated **Individual Policy Period** endorsement, if issued, does not impact such **Licensee’s** failure to comply with mandatory insurance laws and the regulatory agency or commission may still issue penalties and fines;
- III. The backdated **Individual Policy Period** endorsement, if issued, shall not apply to any **Claim** made prior to the effective date of the endorsement or after the expiration of the **Individual Policy Period** or any applicable Extended Reporting Period. If prior to the effective date of this endorsement any **Insured** had a reasonable basis to believe a **Claim** may arise, then this endorsement shall not apply to such **Claim** or any **Related Claim**.

Bolded terms have the meanings defined in the Policy

PRINT NAME: _____

LICENSEE’S SIGNATURE: _____

DATE: _____