• *We put the **E**xperience and **O**ptions in E&O programs* •
502-897-1876 / 1-800-637-7319
435 N. Whittington Pkwy, Ste. 300, Louisville, KY 40222
P.O. Box 6709, Louisville, KY 40206-0709
www.risceo.com

RICE INSURANCE SERVICES CENTER
*We put the **E**xperience and **O**ptions in E&O programs*

2026 Colorado Real Estate Commission's (CREC's) Group Real Estate Errors and Omissions Insurance Program

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

ENDORSEMENT REQUEST FORM FOR CURRENTLY-INSURED INDIVIDUAL LICENSEES

Request an endorsement after the group policy effective date (January 1, 2026)

To purchase an endorsement after the group policy's effective date (January 1, 2026), you must be currently enrolled in the CREC's 2026 group program and have an active Colorado 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 (BOTH PAGES) 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. The deductible will be due in accordance with the policy. Enrollee agrees to reimburse the Company for any and all costs and expenses it incurs by employing a collection agency to collect any overdue deductible.

Continental 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 (BOTH PAGES) and applicable premium. All endorsements expire concurrently with the group policy.

Enrollee's Name: _____ License Type(s): _____ / License #(s): _____

Firm Name: _____ Telephone # (work): ( ) -

Address: _____ Telephone # (home/cell): ( ) -

City, State, Zip Code: _____ Fax #: ( ) -

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.*

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**	**Amt Due**
Appraisal Endorsement – Eligibility requirements: (1) active real estate license **and** (2) active appraisal license. **Appraisal License #:** _____	**$140**	
Appraisal 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 a Colorado licensed real estate appraiser, you may purchase this endorsement to add specific associate appraisers to the definition of insured. Eligibility requirements: the supervising appraiser must have (1) an active real estate license, (2) an active appraisal license, and (3) purchase an appraisal endorsement (above). *You must attach a list of appraiser trainees you would like listed in the endorsement. Separate premium per appraisal trainee listed.*	**$140** per appraisal trainee	
Conformity Endorsement – Conforms your insurance through the CO group policy to comply with E&O requirements in other mandated states where you have an active real estate license. Eligibility requirement: actually domiciled in CO or treated as domiciled in CO by the policy terms. **Circle applicable state(s): AK ID IA KY LA MS MT NE NM ND RI SD TN* WY** **Other State License Type:** _____ / **Other State License #:** _____ (identify state if more than one) ** Eligibility for TN conformity is limited by TN regulations. Contact RISC if you need coverage for a TN license.*	**$20** regardless of number of states at issuance	
Contingent Bodily Injury / Property Damage Endorsement – $10,000 per bodily injury claim or property damage claim under certain conditions / $10,000 aggregate (damages and claim expenses, combined).	**$30**	
Developed / Constructed by Spouse Endorsement – Sublimits $100,000 per developed / constructed by spouse claim (involving the sale or listing for sale of residential property constructed or developed by the licensee's spouse under certain conditions) / $300,000 aggregate.	**$250**	
Property Management Endorsement – Adds specified property management services to insured professional services.	**$25**	
Endorsement Bundle – Includes the Following 5 Endorsements: • **Environmental Endorsement –** $10,000 per environmental claim / $20,000 aggregate (damages and claim expenses, combined). • **Residential Personal Interest Endorsement –** Sublimits $100,000 per residential personal interest claim / $300,000 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. **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.* • **Supplemental Coverage Security Breach Notification Endorsement –** Reimbursement up to $5,000 for costs incurred by the insured licensee's real estate firm to provide required notification to clients of a security breach when confidential commercial information or nonpublic personal information may have been disclosed or used in an unauthorized manner (up to a maximum of $5,000 per real estate firm, regardless of the number of licensees or incidents involved). This is not coverage for personal identity theft risk, which is not a professional liability risk and is usually offered to individuals by personal insurance policy providers and credit card companies. • **Increased Sublimits for Fair Housing / Discrimination Claims Endorsement –** Increases sublimits to $50,000 per discrimination claim / $50,000 aggregate (damages with unlimited defense costs). The basic policy automatically includes sublimits of $30,000 (damages with unlimited defense costs) per discrimination claim / $30,000 aggregate. • **Increased Claim Expenses Coverage for Regulatory Complaints (Disciplinary Proceedings) Endorsement –** Increases defense cost coverage to $5,000 per covered regulatory complaint / $5,000 maximum. The basic policy automatically includes defense costs of $2,500 per regulatory complaint / $5,000 maximum.	**$15**	
Increased Limits Endorsements – You may purchase ONLY ONE increased limits option: — **$250,000 per Claim / $750,000 Aggregate Increased Limits**	**$189**	
$500,000 per Claim / $1,000,000 Aggregate Increased Limits	**$309**	
TOTAL		**$___**

Must complete both pages for request to be considered. Send completed form (both pages) with payment to RISC. Keep a copy for your records.
Mailing Address: P.O. Box 6709, Louisville, KY 40206-0709 / Overnight Address: 435 N. Whittington Pkwy Ste. 300, Louisville, KY 40222.

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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 Colorado 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.
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:** _____

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