RISC
RICE INSURANCE SERVICES CENTER
We put the Experience and Options in E&O programs

NEBRASKA REAL ESTATE COMMISSION'S (NREC'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

NOTICE – Rice Insurance Services Center, a division of Accretive Specialty Insurance Solutions, LLC (RISC), is pleased to continue to provide the NREC's 2026 group real estate errors and omissions (E&O) insurance program. Nebraska law requires that all active real estate licensees carry and maintain E&O insurance to cover all licensed activities. New licensees must obtain insurance before their license can be activated. Failure to maintain E&O coverage may cause the NREC to inactivate or not renew your license. If you were enrolled in the 2024 NREC group program, your coverage expired January 1, 2025. It's fast and easy to enroll online at www.risceo.com. Licensees who enroll online will be able to download proof of coverage immediately upon competition of payment. **If you plan to enroll by mail, allow 7 – 10 days for processing.** Real estate firms registered with the Nebraska Secretary of State are not required to purchase coverage but may choose to do so.

PROTECTION FROM THE MOST EXPERIENCED PROVIDER IN THE BUSINESS – RISC's group program exceeds state requirements and is specially tailored to meet the specific needs of Nebraska licensees. Our management team has been involved in state-mandated real estate E&O insurance programs longer than any other group in the business. The insurance carrier is Continental Casualty Company, a CNA insurance Company (Continental) rated "A" by A.M. Best. RISC's experience and excellent claims service, combined with CNA's strong financial performance and ratings, ensure a quality program for Nebraska licensees.

OPTION FOR RENEWING E&O COVERAGE FOR MULTIPLE LICENSEES – Companies with 10+ licensees can request a Multiple Licensee Renewal Form to electronically submit enrollment information for all the firm's licensees timely and expediently.

FIRM EXCESS POLICIES AVAILABLE – Firm excess policies (written by Continental) with up to $3,000,000 aggregate limits are available on an underwritten basis. To qualify, all the firm's licensees must participate in the group program. Contact us for an application to obtain a quote.

REVIEW THE FOLLOWING IMPORTANT INFORMATION AND SIGN BELOW

What Is and Is Not Covered – We urge all licensees to review a sample policy, including the Exclusions section. A sample policy and additional information are available on our website, www.risceo.com, or by calling us toll-free at 1-800-637-7319, Option 1.

This is a Claims-Made-and-Reported Policy – There is no coverage for claims first made before the beginning or after the end of your individual policy period. If you have any knowledge of a claim; potential claim; or any act, error, omission, fact, or situation that may give rise to a claim against you or your company, it must be reported in writing immediately to your insurance carrier before your current policy period expires. Failure to do so may jeopardize any coverage that would have otherwise been available. Any claim under RISC's policies must be reported to us in writing during the individual policy period in which it is first made against the insured. For further instructions and a notice of claim form, visit our website, www.risceo.com, then select the "Resources" tab and click "Forms" or call us toll-free at 1-800-637-7319, Option 2.

Prior Acts and Importance of Timely Renewal – Your "retroactive date" determines whether there is coverage for services performed before the policy's effective date. The retroactive date is the date from which you have continuously maintained uninterrupted E&O insurance, with no gaps. Even a one-day gap will result in loss of coverage for ALL professional services performed before the new policy's effective date, even if you had E&O insurance when the services were provided and again when the claim arises. If you failed to enroll timely, call RISC immediately to see if you qualify to backdate your individual policy period to January 1, 2026. This procedure will not remedy noncompliance with mandatory insurance laws, which will result in penalties and fines.

Not Renewing Coverage? Consider an Optional Extended Reporting Period (ERP) Endorsement – There is no coverage for claims that arise after the end of your individual policy period unless an ERP is in place. Claims often arise years after the subject transaction occurred. ERP Endorsements extend the policy's reporting date to apply to claims that are first made against an insured and reported to the carrier within the ERP. If you are not renewing coverage for any reason (e.g., inactivating / retiring your license or switching to another insurance provider), you should consider purchasing an ERP Endorsement. If you were insured through the 2024 group program and did not renew coverage, you should consider purchasing an optional 1, 2, 3, and 5 year ERP Endorsement. We offer 1, 2, 3, and 5 year ERP Endorsements for licensees who enroll in the 2025 group program and do not renew coverage for any reason. An ERP Endorsement may only be purchased any time during or up to 90 days after the end of your individual policy period.

Territory – Licensees domiciled in Nebraska are insured for real estate services performed anywhere they hold an active real estate license, provided the services would require a real estate license if performed in Nebraska. Licensees not domiciled in Nebraska are insured for Nebraska transactions only. Out-of-state licensees may be considered domiciled in Nebraska if their principal real estate license is affiliated with a real estate office in Nebraska and they reside within 50 miles of the Nebraska state line. See the Territory section of the policy for more information.

Effective Date – Coverage will be effective the day we receive the licensee's *completed enrollment form and premium.* To request a different inception date (after January 1, 2026), provide the requested for Continental's consideration: _____

Premium / Deductible – All premiums are fully earned at policy inception and no refunds are permitted after that date. If your payment is returned for non-sufficient 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.

Enrollee has reviewed and understands the information contained herein. Enrollee declares that the above statements are true and that Enrollee has not suppressed or misstated any material facts. Enrollee understands that it is a crime to knowingly provide false, incomplete, or misleading information to an insurance company for the purpose of defrauding the company. Penalties include imprisonment, fines, and denial of insurance benefits. Enrollee agrees that this application shall be the basis of the contract with the Company and that coverage, if written, will be provided on a claims-made-and-reported basis. Enrollee understands and agrees that the completion of this application does not bind the Company to issue a policy.

COMPLETE IF ENROLLING BY MAIL			
LICENSEE SIGNATURE		DATE	

CNA is a service mark and trade name registered with the US Patent and Trademark Office. The program referenced herein is underwritten by Continental Casualty Company, a CNA insurance company. The information included on both pages of this document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions, and exclusions. This program is only available in Nebraska. © 2026

RISC
RICE INSURANCE SERVICES CENTER
We put the Experience and Options in E&O programs

NEBRASKA REAL ESTATE COMMISSION'S (NREC'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 INDIVIDUAL ENROLLMENT FORM – PRORATED
• STATE GROUP POLICY OPTION FOR LICENSEES WITH 12/31/2027 REAL ESTATE LICENSE RENEWAL DATE •

NOTICE – Nebraska law requires that all active real estate licensees carry and maintain E&O insurance to cover all licensed activities. Failure to do so may cause the NREC to inactivate or not renew your license. RISC will certify your enrollment to the NREC.

ENROLL ONLINE – At www.risceo.com and download a certificate of coverage immediately (Visa, MasterCard, American Express, and Discover accepted, $5 nonrefundable convenience fee applies; there is also a NEW ACH OPTION with a nonrefundable $2 convenience fee).

ENROLL BY MAIL – Select desired coverages below and send your completed form (both pages) with a check or money order payable to RISC. Allow 7 – 10 business days for processing.

Mailing Address RISC, P.O. Box 6709, Louisville, KY 40206-0709 | **Overnight Delivery** RISC, 435 N. Whittington Pkwy, Ste 300, Louisville, KY 40222

LICENSEE INFORMATION – Correct any incorrect information and fill in any blanks. Failure to do so may delay issuance of your coverage and confirmation to the NREC. *This form is for individual licensees only. A firm enrollment form is available for real estate firm optional enrollment.*

Licensee Name	**License Type**	**License No.**
Real Estate Firm		**SSN (Last 4 digits only)**
Address		
City	**State**	**Zip Code**
Work Phone	**Home Phone**	**Cell Phone**
Fax	**Email***	□ *I want text reminders if / when the option is 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.*

SELECT DESIRED COVERAGE(S) – *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).*	**Effective Date** 2026	2027	

BASIC POLICY – Limits of Liability $100,000 per Claim / $300,000 Aggregate Deductible – $1,000 (Damages)

Policy Expires 1/01/2028		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Inception Date	2026	$256	$245	$235	$224	$213	$203	$192	$181	$171	$160	$149	$139
	2027	$128	$117	$107	$96	$85	$75	$64	$53	$43	$32	$21	$11

See prorated premium at left

Appraisal Endorsement – Adds insurance for services as a licensed / credentialed appraiser. Eligibility Requirements: (1) an active real estate license and (2) an active appraisal license. **Appraisal Credential #:** _____	**$400**	**$200**	
Appraiser Trainee Endorsement – 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 must attach a list of appraiser trainees that you would like listed in the endorsement. A separate premium applies to each appraiser trainee listed.*	**$400**	**$200** per appraiser trainee	
Conformity Endorsement – 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. You must be actually domiciled in NE or treated as domiciled in NE by the policy terms. **Circle applicable state(s) – AK CO ID IA KY LA MS MT 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.*	**$40**	**$20** regardless of # of states at issuance	
Contingent Bodily Injury/Property Damage Endorsement – $10,000 per claim/$10,000 aggregate (damages & defense costs, combined) for bodily injury and property damage claims arising from your professional services (conditions apply).	**$60**	**$30**	
Developed/Constructed by Spouse Endorsement – $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).	**$500**	**$250**	

Increased Limits Endorsements – You may purchase ONLY ONE increased limits option.

$250,000 per Claim / $750,000 Aggregate Limits		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Inception Date	2026	$124	$119	$114	$109	$103	$98	$93	$88	$83	$78	$72	$67
	2027	$62	$57	$52	$47	$41	$36	$31	$26	$21	$16	$10	$5

See prorated premium at left

$500,000 per Claim / $1,000,000 Aggregate Limits		Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sept	Oct	Nov	Dec
Inception Date	2026	$224	$215	$205	$196	$187	$177	$168	$159	$149	$140	$131	$121
	2027	$112	$103	$93	$84	$75	$65	$56	$47	$37	$28	$19	$9

See prorated premium at left

Prorated Basic Policy Premium	**$**_____
+ Any Optional Endorsement Premium	**$**_____
TOTAL	**$**_____