



IDAHO REAL ESTATE COMMISSION'S (IREC'S)  
 GROUP ERRORS AND OMISSIONS (E&O) PROGRAM  
 Administered by Rice Insurance Services Company, LLC (RISC)  
 and Issued by Continental Casualty Company

502-897-1876 / 1-800-637-7319  
 4211 Norbourne Blvd, Louisville KY 40207  
 PO Box 6709, Louisville KY 40206  
[www.risceo.com](http://www.risceo.com)

**IDAHO INDIVIDUAL LICENSEE ENDORSEMENT REQUEST FORM FOR CURRENT INSUREDS**

**TO REQUEST AN ENDORSEMENT AFTER THE INCEPTION OF YOUR INDIVIDUAL POLICY PERIOD:**  
 Send RISC the completed form (both pages) with a check or money order payable to RISC for the applicable premium.

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

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

To purchase an endorsement after the inception of your individual policy period, you must currently have E&O insurance through the IREC's 2018 group policy and have an active Idaho real estate license. Continental Casualty Company and RISC reserve the right to refuse to sell endorsements after the policy's inception date. 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.

**INDIVIDUAL LICENSEE INFORMATION:** Please ensure your information is correct.

Licensee Name:	License Type:	License No.:
Real Estate Firm:	SSN (last 4 digits only):	
Address:		
City:	State:	Zip Code:
Phone (circle one: home / cell): <input type="checkbox"/> If cell: Check here if you would text reminders if / when that option is available.	Phone (work):	
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**

	PRICE	✓
<b>Appraisal Endorsement:</b> Must have both an active real estate license and an active appraisal license # _____	<b>\$200</b>	
<b>Conformity Endorsement:</b> Conforms your ID policy to meet E&O requirements of other mandated states where you have an active real estate license. Must be domiciled in ID or treated as domiciled in ID by the policy terms to purchase.  Please circle applicable state(s): <b>AK CO IA KY LA MS NE NM ND RI SD TN* WY</b> Other State License Type: _____ / Other State License #: _____ (identify state if more than one) <i>*Eligibility for TN conformity is limited by TN regulations. Contact RISC if you need coverage for a TN license.</i>	<b>\$15</b> (Regardless of number of states at issuance)	
<b>Limited Claim Expenses Coverage Earnest Money Dispute Endorsement:</b> \$2,500 per claim / \$5,000 aggregate for claim expenses	<b>\$20</b>	
<b>Limited Claim Expenses Coverage Regulatory Complaints Endorsement:</b> \$2,500 per claim / \$5,000 aggregate for claim expenses	<b>\$15</b>	
<b>Primary Residence Endorsement:</b> Provides coverage for the sale or listing of the licensee's primary residence under certain conditions	<b>\$15</b>	
<b>Fair Housing Endorsements – You may purchase ONLY ONE of the following:</b>		
<b>Fair Housing \$10,000 Endorsement:</b> \$10,000 per claim & aggregate (damages & claim expenses, combined)	<b>\$15</b>	
<b>Fair Housing \$25,000 Endorsement:</b> \$25,000 per claim & aggregate (damages & claim expenses, combined)	<b>\$24</b>	
<b>Environmental Endorsements – You may purchase ONLY ONE of the following:</b>		
<b>Limited Claim Expenses Coverage Environmental Endorsement:</b> \$2,500 per claim / \$5,000 aggregate (claim expenses)	<b>\$5</b>	
<b>Environmental Endorsement:</b> \$10,000 per claim & aggregate (damages & claim expenses, combined)	<b>\$35</b>	
<b>Increased Limits Endorsements – You may purchase ONLY ONE of the following:</b>		
<b>Increased Limits of \$250,000 per Claim / \$500,000 Aggregate:</b>	<b>A \$139</b> <b>B \$214</b>	
<b>Increased Limits of \$500,000 per Claim / \$1,000,000 Aggregate:</b>	<b>A \$314</b> <b>B \$439</b>	

**Premium A** 75% or more\* of your real estate activity income is earned from Residential Sales\*\*\* and you have had no claims\*\*\* in the past 5 years  
**Premium B** Less than 75%\* of your real estate activity income is earned from Residential Sales\*\* or you have had one or more claims\*\*\* in the past 5 years  
 \*To determine the percentage of your real estate activity income derived from Residential Sales, divide your income derived from Residential Sales by the amount of your total real estate activity income.

\*\*Residential Sales means sales of properties zoned for and occupied exclusively as residences for 4 families or less. Residential Sales also includes: (1) sales of vacant land, provided the land is zoned for residential use and is not a development project of 4 or more residences and (2) sales of farm property that will be a buyer's principal residence and where a buyer will derive no more than 25% of total income from farming. Commercial sales and renting, leasing, managing, or appraising residential or commercial property are not Residential Sales.

\*\*\*If you are a designated broker, a claim made against you, your firm for your acts, or your firm for the firm's acts is considered a claim against you for purposes of calculating the endorsement premium. If you are not a designated broker, a claim made against you or your firm for your acts is considered a claim against you for purposes of calculating the endorsement premium.

**TOTAL:** \$ \_\_\_\_\_



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**REASON FOR REQUESTING ENDORSEMENT(S) AFTER THE INCEPTION OF YOUR INDIVIDUAL POLICY PERIOD (MANDATORY):**

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**ACKNOWLEDGEMENT:**

The undersigned certifies that as of this date, the undersigned

1. holds an active Idaho 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 that all endorsement premiums are fully earned upon the endorsement's inception and no refunds are permitted after that date.

**SIGNATURE OF LICENSEE:**

**DATE:**

**PRINT NAME:**