



**Kentucky Real Estate Commission's (KREC's)  
Group Real Estate Errors and Omissions (E&O) Insurance Program**  
Administered by Rice Insurance Services Center (RISC),  
a division of AssuredPartners NL, LLC  
and Issued by Continental Casualty Company

502.897.1876/1.800.637.7319  
PO Box 6709, Louisville, KY 40206  
4211 Norbourne Blvd, Louisville, KY 40207  
[www.risceo.com](http://www.risceo.com)

**ENDORSEMENT REQUEST FORM FOR LICENSEES ALREADY ENROLLED IN THE  
APRIL 1, 2022 – APRIL 1, 2024 KENTUCKY GROUP PROGRAM**

If you have already purchased insurance through the 2022 Kentucky group policy and want to add an endorsement, you must have an active Kentucky real estate license. To request an endorsement, send RISC the completed form (BOTH PAGES) and a check payable to RISC for the applicable premium.

**MAILING ADDRESS – RISC, PO Box 6709, Louisville, KY 40206-0709 • OVERNIGHT ADDRESS – 4211 Norbourne Blvd, Louisville, KY 40207-4048**

If your payment is returned for nonsufficient funds, you are responsible for payment of any resulting bank fees or penalties. Continental and RISC reserve the right to refuse to sell endorsements after the inception of your individual policy period. If your endorsement request is approved, the effective date of the endorsement(s) will be the later of April 1, 2022 or the date RISC receives the completed form (BOTH PAGES) and applicable premium. All endorsements expire concurrently with the group policy.

<b>LICENSEE INFORMATION</b>		Name	Last 4 Digits of SSN
Company		License Type	License #
Address			
City		State	ZIP
Work Phone	Home Phone	Cell Phone	
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](mailto:@risceo.com)) to your address book.

**SELECT DESIRED ENDORSEMENT(S) BELOW**

*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).*

**Select 2-Year or 1-Year Premium by Requested Endorsement Inception Date**

	4/1/2022 to 4/1/2024 2 Year Premium	-or- 4/1/2023 to 4/1/2024 1 Year Premium	Amt Due
<b>Appraisal Endorsement</b> – Adds appraisal services to insured professional services. Appraisers <i>must</i> purchase this endorsement to be insured for appraisal activity. Eligibility Requirements: (1) an active real estate license <b>and</b> (2) an active appraisal license.	\$400	\$200	
<b>Appraisal Trainee Endorsement</b> – 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 Kentucky licensed or certified real estate appraiser, you may purchase this endorsement to change the definition of insured to include specific associate appraisers listed in the endorsement. Eligibility requirements: The supervising appraiser must have (1) an active real estate license; (2) an active appraisal license; <b>and</b> (3) also purchase an appraisal endorsement (above). You <u>must</u> attach a list of appraiser trainees you would like listed in the endorsement. A separate premium applies to each appraisal trainee listed.	\$400 per appraisal trainee	\$200 per appraisal trainee	
<b>Conformity Endorsement</b> – Conforms coverage under the KY policy to meet the requirements of other mandatory states where you have an active real estate license. Eligibility Requirement: You must be domiciled in KY or treated as domiciled in KY under the policy's terms.  <b>CIRCLE STATE(S) – AK CO IA ID LA MS MT ND NE NM RI SD TN* WY</b> <b>Other State License Type _____ / Other State License No. _____ (identify state if more than one)</b> <i>*Not available to some licensees due to TN regulations. Contact RISC if you have questions.</i>	\$30	\$15	
<b>Residential Personal Interest Endorsement</b> – Adds sublimits of \$100,000 per residential personal interest claim / \$1,000,000 aggregate (damages, no limit on defense costs) for the sale or listing for sale of residential property in which you, your spouse, or an entity owned by you or your spouse have an ownership interest under certain conditions.	\$100	\$50	
<b>Developed / Constructed by Spouse Endorsement</b> – Adds sublimits of \$100,000 per developed/constructed by spouse claim / \$1,000,000 aggregate for the sale or listing for sale of residential property constructed or developed by the licensee's spouse under certain conditions.	\$500	\$250	
<b>Increased Limits Endorsements</b> – You may purchase <u>ONLY</u> <b>ONE</b> increased limits option.	<ul style="list-style-type: none"> <li>• \$250,000 per Claim / \$1,000,000 Aggregate</li> <li>• \$500,000 per Claim / \$1,000,000 Aggregate</li> </ul>	<ul style="list-style-type: none"> <li>\$130</li> <li>\$65</li> </ul>	<ul style="list-style-type: none"> <li>\$246</li> <li>\$123</li> </ul>

<b>*Municipal Tax Notice</b> – This is NOT the 6% State Sales Tax. You must use the municipal tax rate for the physical address of your firm's office. We will verify the proper tax rate for your firm's address with special software in accordance with KY law	Total Endorsement Premium	\$
	+ Municipal Tax* (Endorsement Premium x Tax Rate ____%)	\$
	+ KY Surcharge (Endorsement Premium x 1.8%)	\$
	<b>TOTAL DUE</b>	\$

**COMPLETE AFTER APRIL 1, 2022**

<b>Reason for requesting endorsement(s) after the group policy's effective date</b>	
<p>The undersigned certifies that as of this date, the undersigned: (1) holds an active Kentucky real estate license; and (2) <u>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 the endorsement premium is fully earned upon the endorsement's inception date and no refunds will be given after that time.</u></p>	
<b>SIGNATURE</b>	<b>DATE</b>