



**MISSISSIPPI REAL ESTATE COMMISSION'S (MREC's)
GROUP ERRORS AND OMISSIONS (E&O) PROGRAM**
Administered by Rice Insurance Services Company, LLC (RISC)
Issued by Continental Casualty Company (Continental)

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

ENDORSEMENT REQUEST FORM FOR CURRENTLY-INSURED INDIVIDUAL LICENSEES AFTER EFFECTIVE DATE OF POLICY

To purchase an endorsement after the inception of your individual policy period, you must currently have E&O insurance through the MREC's 2019 group policy and have an active Mississippi real estate license. Continental and RISC reserve the right to refuse to sell endorsements after the policy's inception date. If your 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.

This is a claims-made-and-reported policy. An endorsement will only apply to a claim if the endorsement is in effect when a claim is actually made, which may be after this policy period expires, so you should consider continuing to purchase the endorsement for as long as you would like the coverage (provided you continue to meet any eligibility requirements).

INSTRUCTIONS – Complete this form and send to RISC with a check or money order for the endorsement premium (payable to RISC).

Mailing Address: RISC, P.O. Box 6709, Louisville, KY 40206-0709 Overnight Address: RISC, 4211 Norbourne Blvd, Louisville, KY 40207-4048

LICENSEE INFORMATION

| | | | |
|-------------------|-------------|--|-----------------------|
| Licensee Name: | | License Type: | License Number: |
| Real Estate Firm: | | | Last 4 Digits of SSN: |
| Address: | | | |
| City: | State: | ZIP: | |
| Work Phone: | Home Phone: | Cell Phone: <input type="checkbox"/> I want text reminders if/when that option is available | |
| 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 – All Endorsements Expire July 1, 2020.

| | PRICE | ✓ |
|---|--|---|
| Appraisal Endorsement: Eligibility requirements: (1) an active real estate license <u>and</u> (2) an active appraisal license. Appraisal License #: _____ | \$200 | |
| Appraiser Trainee Endorsement: Changes the definition of insured to include specific appraiser trainees listed in the endorsement who are employed by you and assisting you in the performance of your professional services. <i>You <u>must</u> attach a list of appraisal trainees that you would like listed in the endorsement. A separate premium applies to each appraisal trainee listed. You must also purchase the appraisal endorsement to be eligible for this endorsement.</i> | \$200 per appraiser trainee | |
| Conformity Endorsement: Conforms your MS policy to comply with E&O requirements in other states where you have an active real estate license. To be eligible for this endorsement, you must be actually domiciled in MS or treated as domiciled in MS by the policy terms. Please circle applicable state(s): AK CO ID IA KY LA NE NM ND RI SD TN* WY 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> | \$20 (Regardless of number 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 that arise from professional services under certain conditions. | \$30 | |
| Residential Personal Interest Endorsement: Provides coverage for claims relating to the sale or listing for sale of residential property owned by you, your spouse, or an entity you own, under certain conditions. | \$15 | |
| Increased Limits Endorsements – You may purchase ONLY ONE of the following: | | |
| ----- Increased Limits of \$250,000 per claim / \$750,000 aggregate | \$80 | |
| ----- Increased Limits of \$500,000 per claim / \$1,000,000 aggregate | \$158 | |
| Total Optional Endorsement Premium | \$ _____ | |

Reason for requesting endorsement(s) after the policy's effective date (mandatory):

The undersigned certifies that as of this date, the undersigned (1) holds an active Mississippi real estate license; and (2) has no knowledge of any of the following: (a) claims against the undersigned or against another person or entity based on the undersigned's professional services; (b) negligent acts, errors, or omissions that may reasonably be expected to become the basis of a claim against the undersigned or against another person or entity based on the undersigned's professional services; 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 or against another person or entity based on the undersigned's professional services; and (3) understands 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 against another person or entity based on the undersigned's professional services; or (d) related to 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 against another person or entity based on the undersigned's professional services; and (4) understands the endorsement premium is fully earned upon the endorsement's inception and no refunds are permitted after that time. If your payment is returned for nonsufficient funds, you are responsible for payment of any resulting bank fees and penalties.

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|-----------------------|-------|
| Licensee's Signature: | Date: |
|-----------------------|-------|