



Tennessee Real Estate Commission's (TREC's) Group Errors and Omissions Program
 Administered by Rice Insurance Services Company, LLC (RISC) and
 Underwritten by Continental Casualty Company (Continental)
INDIVIDUAL LICENSEE ENDORSEMENT REQUEST FORM FOR CURRENT INSUREDS
To request an endorsement after the group policy's effective date (January 1, 2021)

To purchase an endorsement after the effective date of the group policy (January 1, 2021), you must be currently enrolled in TREC's 2021 – 2023 group program and have an active Tennessee real estate license. All endorsement premiums are fully earned upon the endorsement's inception and no refunds are permitted after that date. 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 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 and applicable premium. All endorsements expire concurrently with the group policy.

INSTRUCTIONS	Send completed form (including bottom portion) with a check or money order payable to RISC for the applicable premium.		
	Mailing Address	Overnight Address	
	RISC, P.O. Box 6709, Louisville, KY 40206-0709	RISC, 4211 Norbourne Blvd, Louisville, KY 40207-4048	
LICENSEE INFORMATION Please print or type.			
Applicant's Name:	License #:	License Type:	
Firm Name:	Email:		
Firm Address:	Telephone # (work): () -		
City, State, Zip Code:	Telephone # (home): () -		
Last 4 Digits of SSN (optional):	Fax #: () -		
OPTIONAL ENDORSEMENTS	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).		
Conformity Endorsement – Confirms your TN policy to comply with E&O requirements other states where you have an active real estate license. To be eligible for this endorsement, you must be actually domiciled in TN or treated as domiciled in TN by the policy terms. Circle applicable state(s): AK CO ID IA KY LA MS* MT NE NM ND RI SD WY Other State License Type: _____ / #: _____ (identify conformity state if more than one) <i>*To be eligible for a MS conformity endorsement, your MS license must have been issued on or before July 1, 2007. If your MS license was issued after that date, contact RISC to obtain coverage for your MS license.</i>	2021 Effective Date	2022 Effective Date	Amount Due
	\$30 regardless of number of states at issuance	\$15 regardless of number of states at issuance	
Appraisal Endorsement – Adds insurance for licensed real estate appraiser services. Eligibility Requirements: (1) an active Tennessee real estate licensee and (2) an active Tennessee appraisal license. Appraisal License Number: _____	\$50	\$25	
Appraiser 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 TN 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, and (3) purchase an appraisal endorsement (above). <i>You must attach a list of appraiser trainees you would like listed in the endorsement. A separate premium applies to each appraisal trainee listed.</i>	\$50 per trainee	\$25 per trainee	
Contingent Bodily Injury/Property Damage Endorsement – \$10,000 per claim / \$10,000 aggregate for damages and defense costs, combined, for bodily injury and property damage claims that arise from your professional services (conditions apply).	\$50	\$25	
Property Management Endorsement – Adds insurance for specific property management services.	\$126	\$63	
Residential Personal Interest Coverage Endorsement – Sublimits of \$100,000 per claim, up to \$300,000 annual aggregate for claims related to the sale or listing for sale of residential property in which the you or your spouse has an ownership interest (conditions apply).	\$60	\$30	
Developed/Constructed by Spouse Endorsement – Sublimits of \$100,000 per claim, up to \$300,000 aggregate for claims relating to the sale or listing for sale of residential property constructed or developed by the licensee's spouse (conditions apply).	\$300	\$150	
Increased Limits Endorsements – You may purchase ONLY ONE of the following: Increased Limits of \$250,000 per claim / \$750,000 aggregate Increased Limits of \$500,000 per claim / \$1,000,000 aggregate	\$150 \$260	\$75 \$130	
Endorsement Bundle – Includes the Following 4 Endorsements <ul style="list-style-type: none"> • Increased Fair Housing / Discrimination Claim Sublimits – \$50,000 per claim / \$50,000 aggregate (basic policy automatically includes fair housing / discrimination claim sublimits of \$5,000 per claim / \$10,000 aggregate). • Increased Regulatory Complaint Coverage – Increases defense cost coverage to \$5,000 per regulatory complaint / \$5,000 aggregate (basic policy automatically includes defense costs of \$2,500 per regulatory complaint / \$5,000 aggregate). • Increased Lock Box Claim Sublimits – \$50,000 per lock box claim / \$50,000 aggregate for damages (basic policy automatically includes lock box claim sublimits of liability of \$5,000 per lock box claim, up to a \$10,000 aggregate). • Increased Subpoena Assistance Coverage – \$5,000 per subpoena, up to \$5,000 aggregate for legal assistance in responding to a covered subpoena (basic policy automatically includes sublimits of \$2,500 per subpoena, up to \$2,500 aggregate). 	\$40	\$20	
TOTAL			\$
INSERT 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 Tennessee 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 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

Toll-free: (800) 637-7319 Local: (502) 897-1876 Fax: (502) 897-7174 Website: www.risceo.com