



• We put the Experience and Options in E&O programs •
 502-897-1876 / 1-800-637-7319
 4211 Norbourne Blvd., Louisville, KY 40207-4048
 P.O. Box 6709, Louisville, KY 40206-0709
 www.risceo.com

2020 Colorado Real Estate Commission's (CREC's) Group Real Estate Errors and Omissions Insurance Program
 Administered by Rice Insurance Services Company, LLC (RISC) and underwritten by Continental Casualty Company (Continental)

ENDORSEMENT REQUEST FORM FOR CURRENTLY-INSURED INDIVIDUAL LICENSEES
 Request an endorsement after the group policy effective date (January 1, 2020)

To purchase an endorsement after the group policy's effective date (January 1, 2020), you must be currently enrolled in the CREC's 2020 group program and have an active Colorado real estate license. All endorsements below are available to individual licensees. Firm licensees may only purchase the conformity endorsement for other states that require firm coverage. To request an endorsement, send RISC the completed form (BOTH PAGES) and a check payable to RISC for the applicable premium.

If your payment is returned for nonsufficient funds, you are responsible for payment of any resulting bank fees or penalties. The deductible will be due in accordance with the policy. Applicant agrees to reimburse the Company for any and all costs and expenses it incurs by employing a collection agency to collect any overdue deductible.

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 (BOTH PAGES) and applicable premium. All endorsements expire concurrently with the group policy.

Applicant's Name: _____	License Type(s): _____ / License #(s): _____
Firm Name: _____	Telephone # (work): () - _____
Address: _____	Telephone # (home/cell): () - _____
City, State, Zip Code: _____	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	Unit Price	Amount Due
<i>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).</i>		
Appraisal Endorsement – Eligibility requirements: (1) an active real estate license <u>and</u> (2) an active appraisal license Appraisal License #: _____	\$140	
Appraisal Trainee Endorsement – Changes the definition of insured to include specific appraiser trainees listed in the endorsement. Eligibility requirements: (1) an active real estate license, (2) an active appraisal license, <u>and</u> (3) also purchase an appraisal endorsement (above). <i>You must attach a list of appraisal trainees that you would like listed in the endorsement. A separate premium applies to each appraisal trainee listed.</i>	\$140 per appraisal trainee	
Conformity Endorsement – Conforms your CO 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 CO or treated as domiciled in CO by the policy terms. Please circle applicable state(s): AK ID IA KY LA MS 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 and claim expenses, combined) for bodily injury and property damage claims that arise from professional services under certain conditions.	\$30	
Property Management Endorsement	\$25	
Endorsement Bundle – Includes the Following Five Endorsements: <ul style="list-style-type: none"> Environmental Endorsement – \$10,000 (damages and claim expenses, combined) per covered environmental claim, up to an aggregate of \$20,000. Residential Personal Interest Endorsement – Provides coverage for claims relating to the sale or listing for sale of residential property owned by the insured licensee under certain conditions. Supplemental Coverage Security Breach Notification Endorsement – Reimbursement up to \$5,000 for costs incurred by the insured licensee's real estate firm to provide required notification to clients of a security breach when confidential commercial information or nonpublic personal information may have been disclosed or used in an unauthorized manner (up to a maximum of \$5,000 per real estate firm, regardless of the number of licensees or incidents involved). This is not coverage for personal identity theft risk, which is not a professional liability risk and which is usually offered to individuals by personal insurance policy providers and credit card companies. Increased Sublimits for Fair Housing / Discrimination Claims Endorsement – Increases sublimits to \$50,000 per covered fair housing / discrimination claim, up to a \$50,000 aggregate (the basic policy automatically includes sublimits of liability of \$30,000 per claim, up to a \$30,000 aggregate, for fair housing and discrimination claims). Increased Claim Expenses Coverage for Regulatory Complaints (Disciplinary Proceedings) – Increases defense cost coverage to \$5,000 per covered regulatory complaint, up to a maximum of \$5,000 (the basic policy automatically includes defense costs of \$2,500 per covered regulatory complaint, up to a maximum of \$5,000). 	\$15	
Increased Limits Endorsements – You may purchase ONLY ONE of the following:		
Increased Limits of \$250,000 per claim / \$750,000 aggregate	\$189	
Increased Limits of \$500,000 per claim / \$1,000,000 aggregate	\$309	
Basic Policy Premium + Any Optional Endorsement Premium	Total	\$ _____

Please send completed form (both pages) with payment to RISC

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

Page 1 of 2 – Both Pages Must be Completed for Request to be Considered – Please Keep a Copy for Your Records



• We put the Experience and Options in E&O programs •
502-897-1876 / 1-800-637-7319
4211 Norbourne Blvd., Louisville, KY 40207-4048
P.O. Box 6709, Louisville, KY 40206-0709
www.risceo.com

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 Colorado 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.
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: _____

Please send completed form (both pages) with payment to RISC

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

Page 2 of 2 – Both Pages Must be Completed for Request to be Considered – Please Keep a Copy for Your Records