



• We put the Experience and Options in E&O programs •
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**2019 North Dakota Real Estate Commission's (NDREC's)
 Group Real Estate Errors and Omissions Insurance Program**

Administered by Rice Insurance Services Company, LLC (RISC) and underwritten by Continental Casualty Company

ENDORSEMENT REQUEST FORM FOR CURRENTLY-INSURED LICENSEES

Request an endorsement after the group policy effective date (January 1, 2019)

To purchase an endorsement after the group policy's effective date (January 1, 2019), you must be currently enrolled in the NDREC's 2019 group program and have an active North Dakota real estate license. To request an endorsement, send RISC the completed form (including the bottom portion) and a check payable to RISC for the applicable premium.

Applicant understands that 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 Casualty Company 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.

Applicant's Name: _____ License Type(s): _____
 Firm Name: _____ License #(s): _____
 Address: _____ Email*: _____
 City, State, Zip Code: _____ Fax #: () - _____
 Telephone # (work): () - _____ Telephone # (circle one - home / cell): () - _____
 If cell, check if you would like to receive text notifications if/when this becomes available.

*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	Unit Price	Amount Due
Conformity: If you have an active real estate license in any of the states below and are domiciled (as defined in the group policy) in ND, you may purchase this endorsement to conform your insurance through the ND group policy to meet the E&O insurance requirements of the applicable state(s). Please circle all of the states below where you are licensed and need proof of E&O coverage. AK CO IA ID KY LA MS NE NM RI SD TN* WY Other State License Type: _____ / Other State License #: _____ (identify state if more than one) *TN conformity not available to some licensees due to TN regulations. Contact RISC additional for details.	\$15 (Regardless of number of states at time of issuance)	
Appraisal Endorsement: Eligibility Requirements: (1) active real estate license and (2) active appraisal license Appraisal License #: _____	\$200	
Property Management Endorsement	\$150	
NEW Residential Personal Interest Coverage Endorsement: Up to policy limits for claims concerning the sale or listing for sale of residential property (defined in the endorsement) owned by you or your spouse, under certain conditions.	\$15	
Increased Limits Endorsements - You may purchase ONLY ONE of the following: Increased Limits Endorsement: \$250,000 Per Claim / \$750,000 Aggregate See below for instructions on selecting Premium A or Premium B Increased Limits Endorsement: \$500,000 Per Claim / \$1,000,000 Aggregate See below for instructions on selecting Premium A or Premium B	A \$73 or B \$109 A \$140 or B \$186	
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 or Premium B Less than 75%* of your real estate activity income is earned from Residential Sales** or you have had 1 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 (Add premiums for all optional endorsements selected)		\$ _____

The following portion must be completed for your request to be considered.

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 North Dakota 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: _____

Send completed form with payment to RISC:

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