



**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  
**INDIVIDUAL LICENSEE ENDORSEMENT REQUEST FORM FOR CURRENT INSURED**  
 To request an endorsement after the group policy's effective date (January 1, 2019)

To purchase an endorsement after the effective date of the group policy (January 1, 2019), you must be currently enrolled in TREC's 2019 – 2021 group program and have an active Tennessee real estate license. Send RISC the completed form (including the bottom portion) and a check payable to RISC for the applicable premium. 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.

Applicant's Name: _____	License #: _____ / License Type: _____
Firm Name: _____	Email: _____
Firm Address: _____	Telephone # (work): ( ) - _____
City, State, Zip Code: _____	Telephone # (home): ( ) - _____
Social Security # (optional): _____	Fax #: ( ) - _____

Optional Endorsements	2019 Effective Date	2020 Effective Date	Amount Due
<b>Conformity Endorsement:</b> Conforms 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. Please circle applicable state(s): <b>AK CO ID IA KY LA MS* MT NE NM ND RI SD WY</b> Other State License #: _____ (if more than one conformity state, also identify state)  *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.	<b>\$20</b> (Regardless of number of states at issuance)	<b>\$10</b> (Regardless of number of states at issuance)	
<b>Appraisal Endorsement:</b> Adds services performed as a licensed appraiser to the policy's definition of professional services. You must have both an active real estate license and an active appraisal license to qualify for this endorsement. Appraisal License Number: _____	<b>\$175</b>	<b>\$88</b>	
<b>Appraiser Trainee Endorsement:</b> Adds specified appraiser trainees as insureds while employed by you, under your supervision and control, and assisting you in the performance of the your professional services. Available to individual (not firm) licensees who have both an active real estate license and an active appraiser license and have purchased the Appraisal Endorsement. <i>You must attach a list of appraiser trainees that you would like listed in the endorsement. A separate premium applies to each appraiser trainee listed.</i>	<b>\$175</b> per appraiser trainee	<b>\$88</b> per appraiser trainee	
<b>Contingent Bodily Injury / Property Damage Endorsement:</b> \$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 under certain conditions.	<b>\$50</b>	<b>\$25</b>	
<b>Property Management Endorsement:</b> Adds specific property management services to the policy's definition of professional services.	<b>\$100</b>	<b>\$50</b>	
<b>Residential Personal Interest Coverage Endorsement:</b> Adds insurance for the sale or listing for sale of residential property in which the licensee has an ownership interest under certain conditions.	<b>\$50</b>	<b>\$25</b>	
<b>Increased Limits Endorsements – You may purchase ONLY ONE of the following:</b> Increased Limits of \$250,000 per claim / \$750,000 aggregate Increased Limits of \$500,000 per claim / \$1,000,000 aggregate	\$134 \$249	\$67 \$125	
<b>Endorsement Bundle – Includes the Following Five Endorsements</b> <ul style="list-style-type: none"> <li>• <b>Security Breach Notification Endorsement:</b> \$5,000 per licensee's real estate firm for costs incurred to notify clients of a security breach.</li> <li>• <b>Increased Sublimits for Fair Housing / Discrimination Claims Endorsement:</b> 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 \$5,000 per claim, up to a \$10,000 aggregate, for fair housing and discrimination claims).</li> <li>• <b>Increased Claim Expenses Coverage for Regulatory Complaints (Disciplinary Proceedings):</b> 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).</li> <li>• <b>Increased Sublimits for Lock Box Claims Endorsement:</b> Increases sublimits to \$50,000 per covered lock box claim, up to \$50,000 aggregate for damages (the basic policy automatically includes sublimits of liability of \$5,000 per claim, up to a \$10,000 aggregate, for lock box claims)</li> <li>• <b>Increased Sublimits for Subpoena Assistance:</b> Increases sublimits to \$5,000 per subpoena, up to \$5,000 aggregate (the basic policy automatically includes sublimits of \$2,500 per claim, up to \$2,500 aggregate, for subpoena claims).</li> </ul>	<b>\$30</b>	<b>\$15</b>	
<b>TOTAL</b>			<b>\$</b>

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: \_\_\_\_\_

**Please include this form with payment to RISC:**  
 Mailing Address: P.O. Box 6709, Louisville, KY 40206-0709 / Overnight Address: 4211 Norbourne Blvd, Louisville, KY 40207-4048  
 Toll-free: (800) 637-7319 Local: (502) 897-1876 Fax: (502) 897-7174 Website: [www.risco.com](http://www.risco.com)

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