

## 2024 Rhode Island Real Estate Group Real Estate Errors and Omissions Insurance Program

Administered by Rice Insurance Services Center (RISC) a Division of Accretive Specialty Insurance Solutions, LLC and underwritten by Continental Casualty Company

## ENDORSEMENT REQUEST FORM FOR CURRENTLY-INSURED LICENSEES to request to purchase an endorsement after the group policy effective date (April 30, 2024)

To purchase an endorsement after the group policy's effective date (April 30, 2024), you must be currently enrolled in the 2024 Rhode Island group program and have an active Rhode Island 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. 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): / License #(s):
Firm Name:	 <mark>Telephone # (work)</mark> : (  )  -
	Telephone # (cell / home):(  )  -
Firm Address:	$\Box$ If cell, check if you would like text notifications if/when that option is available.
	<b>Fax #</b> :(  )  -
City, State, Zip Code:	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 April 30, 2026)	For Inception Date between April 30, 2024 – April 30, 2025	For Inception Date between May 1, 2025 – April 30, 2026	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 RI, you may purchase this endorsement to conform your insurance through our RI policy to meet the E&O insurance requirements of the applicable state(s). Please circle all of the following states where you are licensed and need proof of E&O coverage:         AK       CO       IA       ID       KY       LA       MS       MT       NE       NM       ND       SD       TN*       WY         *TN conformity not available to some licensees due to TN regulations. Please contact RISC for details about obtaining insurance for your TN license.       NI       NI	\$30	\$15	
Appraisal Endorsement: You must have both an active real estate license and an active appraisal license to qualify for this endorsement.  Appraisal License #:		\$100	
Property Management Endorsement	\$200	\$100	
Limited Claim Expenses Coverage Environmental Endorsement: \$2,500 per claim / \$5,000 aggregate (claim expenses only)		\$15	
Limited Claim Expenses Coverage Fair Housing Endorsement: \$2,500 per claim / \$5,000 aggregate (claim expenses only)		\$15	
Limited Claim Expenses Coverage Regulatory Complaints Endorsement \$2,500 per complaint / \$5,000 aggregate (claim expenses only)		\$15	
Total (Optional Endorsement Premium)			\$
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 Rhode Island 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. <u>negligent acts, errors, or omissions</u> 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 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. <u>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;</u> or
- d. <u>related negligent acts, errors, or omissions committed or alleged to have been committed prior to the endorsement's effective date that may</u> 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.

4. understands the endorsement premium is fully earned upon the endorsement's inception date and no refunds will be given after that time.