



IDAHO REAL ESTATE COMMISSION'S (IREC'S)  
GROUP ERRORS AND OMISSIONS (E&O) PROGRAM  
Administered by Rice Insurance Services Center (RISC)  
A Division of Accretive Specialty Insurance Solutions, LLC  
Issued by Continental Casualty Company

502-897-1876 / 1-800-637-7319  
4211 Norbourne Blvd, Louisville KY 40207  
PO Box 6709, Louisville KY 40206  
www.risceo.com

**IDAHO INDIVIDUAL LICENSEE ENDORSEMENT REQUEST FORM FOR CURRENT INSURED**

**TO REQUEST AN ENDORSEMENT AFTER THE INCEPTION OF YOUR INDIVIDUAL POLICY PERIOD:**  
Send RISC the completed form (both pages) with a check or money order payable to RISC for the applicable premium.

**Mailing Address:**  
RISC, P.O. Box 6709, Louisville, KY 40206-0709

**Overnight Address:**  
RISC, 4211 Norbourne Blvd, Louisville, KY 40207-4048

To purchase an endorsement after the inception of your individual policy period, you must currently have E&O insurance through the IREC's 2023 group policy and have an active Idaho real estate license. Continental Casualty Company and RISC reserve the right to refuse to sell endorsements after the policy's inception date. 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.

**INDIVIDUAL LICENSEE INFORMATION:**

**Please Note:** Incomplete or incorrect information may delay issuance of coverage

<b>Licensee Name:</b>	<b>License Type:</b>	<b>License No.:</b>
<b>Real Estate Firm:</b>	<b>SSN (last 4 digits only):</b>	
<b>Address:</b>		
<b>City:</b>	<b>State:</b>	<b>Zip Code:</b>
<b>Phone (circle one: home / cell):</b>	<b>Phone (work):</b>	
<input type="checkbox"/> <b>If cell: Check here if you would text reminders if / when that option is available.</b>		
<b>Fax:</b>	<b>Email*:</b>	

\*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.

<b>OPTIONAL ENDORSEMENTS AVAILABLE TO INDIVIDUAL (NOT FIRM) LICENSEES – Because 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 actually 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).</b>	<b>PRICE</b>	<b>✓</b>
<b>Appraisal Endorsement</b> – Eligibility requirements: (1) an active real estate license <b>and</b> (2) an active appraisal license Appraisal License # _____	<b>\$200</b>	
<b>Appraisal Trainee Endorsement</b> – 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; <b>and</b> (3) also purchase an appraisal endorsement (above). <i>Attach a list of appraisal trainees that you would like listed in the endorsement (required). A separate premium applies to each appraisal trainee.</i>	<b>\$200</b> per appraisal trainee	
<b>Conformity Endorsement</b> – Conforms your ID policy to meet E&O requirements of other mandated states where you have an active real estate license. Must be domiciled in ID or treated as domiciled in ID by the policy terms to purchase. Please circle applicable state(s): <b>AK CO IA KY LA MS MT NE NM ND RI SD TN* WY</b> 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>	<b>\$15</b> regardless of number of states at issuance	
<b>Developed / Constructed by Spouse Endorsement</b> – Sublimits of \$100,000 per claim, up to \$300,000 aggregate for claims relating to the sale or listing for sale of residential property which is constructed or developed by the licensee's spouse under certain conditions.	<b>\$250</b>	
<b>Residential Personal Interest Coverage Endorsement</b> – Sublimits of \$100,000 per claim, up to \$300,000 aggregate for claims relating to the sale or listing of residential property owned by the licensee, the licensee's spouse, or a company owned by the licensee under certain conditions.	<b>\$15</b>	
<b>Increased Limits Endorsements – You may purchase ONLY ONE of the following:</b>		
----- <b>Increased Limits of \$250,000 per Claim / \$500,000 Aggregate</b> -----	<b>\$112</b>	
----- <b>Increased Limits of \$500,000 per Claim / \$1,000,000 Aggregate</b> -----	<b>\$251</b>	
	<b>TOTAL</b>	<b>\$ _____</b>

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

CNA is a service mark and trade name registered with the US Patent and Trademark Office. The program referenced herein is underwritten by Continental Casualty Company, a CNA insurance company. The information included on both pages of this document is for illustrative purposes only and is not a contract. It is intended to provide a general overview of the products and services offered. Only the policy can provide the actual terms, coverages, amounts, conditions, and exclusions. This program is only available in Idaho. © 2023



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**REASON FOR REQUESTING ENDORSEMENT(S) AFTER THE INCEPTION OF YOUR INDIVIDUAL POLICY PERIOD (MANDATORY):**


**ACKNOWLEDGEMENT:**

The undersigned certifies that as of this date, the undersigned

1. holds an active Idaho 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 that all endorsement premiums are fully earned upon the endorsement's inception and no refunds are permitted after that date.

<b>SIGNATURE OF LICENSEE</b>			
<b>PRINT NAME</b>		<b>DATE</b>	