



WYOMING REAL ESTATE COMMISSION'S (WREC'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

ENDORSEMENT REQUEST FORM FOR CURRENTLY-INSURED INDIVIDUAL LICENSEES
Request an endorsement after the group policy effective date (January 1, 2024)

To purchase an endorsement after the group policy's effective date (January 1, 2024), you must be currently enrolled in the WREC's 2024 group program and have an active Wyoming 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.

LICENSEE INFORMATION

Licensee Name		License Type	License Number
Firm		SSN (Last 4 Digits ONLY)	
Address			
City	State	ZIP	
Home / Work Phone	Cell Phone	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 LICENSEES (real estate company licensees should use the Company Licensee Endorsement Request Form). *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).*

Appraisal – Adds insurance for services as certified appraiser. Eligibility requirements: (1) an active real estate license <u>and</u> (2) an active certified appraisal license. Appraisal Permit #: _____	\$200	
Appraiser Trainee – If you are a supervising appraiser and would like to add insurance for certified appraiser trainees acting under your supervision and control while they are assisting you in your performance of professional services as a Wyoming licensed or certified real estate appraiser, you may purchase this endorsement to change the definition of insured to include specific certified appraiser trainees listed in the endorsement. Eligibility requirements: the supervising appraiser <u>must</u> have (1) an active real estate license, (2) an active appraisal permit, <u>and</u> (3) purchase an appraisal endorsement (above). You <u>must</u> attach a list of certified appraiser trainees you would like listed in the endorsement. A separate premium applies to each certified appraisal trainee listed.	\$200 per appraiser trainee	
Conformity – Conforms your insurance through the WY policy to comply with the E&O requirements of another mandated state where you have an active real estate license. Eligibility requirement: You must be actually domiciled in WY or treated as domiciled in WY by the policy terms. Please circle applicable state(s): AK CO ID IA KY LA MS MT ND NE NM RI SD TN* 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 no. states at time of purchase	
Developed / Constructed by Spouse – Sublimits of \$100,000 per developed / constructed by spouse claim / \$500,000 aggregate for claims relating to the sale or listing for sale of residential property constructed or developed by the licensee's spouse (conditions apply).	\$250	
Residential Personal Interest Coverage – Sublimits of \$100,000 per residential personal interest claim / \$500,000 aggregate for claims relating to the sale or listing for sale of residential property owned by the licensee, the licensee's spouse, or a company owned by the licensee (conditions apply). <i>*Note this is different than the primary residence sublimits included in the basic policy – \$100,000 per primary residence claim involving the sale or listing for sale of the insured licensee's primary residence / \$500,000 aggregate (damages), no limit on defense costs (provided the sale or listing for sale is performed under the licensee's real estate license and supervised by the licensee's Real Estate Firm or responsible broker).</i>	\$50	
Increased Limits – You may purchase \$250,000 per Claim / \$750,000 Aggregate	\$100	
ONLY ONE increased limits option. \$500,000 per Claim / \$1,000,000 Aggregate	\$200	

TOTAL AMOUNT DUE \$ _____

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 Iowa 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 w/ payment to RISC, PO Box 6709, Louisville, KY 40206-0709 or 4211 Norbourne Blvd, Louisville, KY 40207-4048 (overnight delivery)

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 in 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 Wyoming. © 2024