

2019 ENROLLMENT FORM



**NEBRASKA REAL ESTATE COMMISSION'S (NREC's) GROUP ERRORS AND OMISSIONS (E&O) PROGRAM
SAVE TIME ENROLL ONLINE - www.wugioe.com**

NOTICE: All active Nebraska real estate licensees must carry and maintain a professional liability policy (E&O insurance) to cover licensed activities. New licensees must obtain the insurance prior to their license being activated. Failure to maintain your E&O insurance may cause the NREC to inactivate or not renew your license.

Williams Underwriting Group (WUG) is the program administrator for the contract for the 2019 state group E&O program. The group program provides the required limits of \$100,000/\$300,000 or your choice of optional limits shown below. A \$1,000 paid claim deductible applies. WUG will certify your E&O compliance directly to the NREC.

To obtain coverage through the group policy, please complete this form and return along with your premium payment to Williams Underwriting Group as instructed below. Or you may go online @www.wugioe.com and pay by Visa, Mastercard, AMEX or Discover (Credit card payments will not be accepted by mail, phone or fax).

In order for you to be in compliance with the NREC E&O certification requirements, all premiums must be received in the Williams Underwriting Group office (by mail or online) **no later than November 19, 2018**. Payment received after **November 19, 2018**, may be subject to a late license renewal fee as imposed by the NREC. Neither Williams Underwriting Group nor Zurich American Insurance Company is responsible for any delay in the issuance of a license where enrollment forms and payments are received after **November 19, 2018**.

1. LIMITS OF LIABILITY

**PLEASE INDICATE YOUR DESIRE LIMITS OF LIABILITY
AND INSERT PREMIUM TO THE RIGHT**

\$100,000/\$300,000 or \$250,000/\$750,000 or \$500,000/\$1,000,000

January	\$123	<input type="checkbox"/>	January	\$185	<input type="checkbox"/>	January	\$235	<input type="checkbox"/>
February	\$113	<input type="checkbox"/>	February	\$170	<input type="checkbox"/>	February	\$215	<input type="checkbox"/>
March	\$103	<input type="checkbox"/>	March	\$154	<input type="checkbox"/>	March	\$196	<input type="checkbox"/>
April	\$92	<input type="checkbox"/>	April	\$139	<input type="checkbox"/>	April	\$176	<input type="checkbox"/>
May	\$82	<input type="checkbox"/>	May	\$123	<input type="checkbox"/>	May	\$157	<input type="checkbox"/>
June	\$72	<input type="checkbox"/>	June	\$108	<input type="checkbox"/>	June	\$137	<input type="checkbox"/>
July	\$62	<input type="checkbox"/>	July	\$93	<input type="checkbox"/>	July	\$118	<input type="checkbox"/>
August	\$51	<input type="checkbox"/>	August	\$77	<input type="checkbox"/>	August	\$98	<input type="checkbox"/>
September	\$41	<input type="checkbox"/>	September	\$62	<input type="checkbox"/>	September	\$78	<input type="checkbox"/>
October	\$31	<input type="checkbox"/>	October	\$46	<input type="checkbox"/>	October	\$59	<input type="checkbox"/>
November	\$21	<input type="checkbox"/>	November	\$31	<input type="checkbox"/>	November	\$39	<input type="checkbox"/>
December	\$10	<input type="checkbox"/>	December	\$15	<input type="checkbox"/>	December	\$20	<input type="checkbox"/>

PREMIUM CALCULATION:

1. Limits of Liability	\$ _____
2. Iowa Conformity Endorsement	add \$15.00 <input type="checkbox"/>
3. Contingent Bodily Injury/Property Damage for Property Management Services only	add \$25.00 <input type="checkbox"/>
OR	
4. Contingent Bodily Injury/Property Damage for Real Estate Services including Property Management Services	add \$50.00 <input type="checkbox"/>
5. Personal Identity Coverage Endorsement	add \$15.00 <input type="checkbox"/>
6. Total Premium Enclosed -	add 1+2+3 or 4+5 = \$ _____

PART I: INDIVIDUAL LICENSE ENROLLMENT

NAME AS STATED ON LICENSE	LICENSE NUMBER	SOCIAL SECURITY NO. (Last 4 digits)	
ADDRESS	BUSINESS PHONE	FAX NUMBER	
CITY	STATE	ZIP CODE	E-MAIL

PART II: CERTIFICATION TO OTHER STATES

Nebraska resident licensees who need E & O coverage certification for any of the following states please check the box next to the state and enter your license number for that state. If you have not been issued a license number for that state place pending on that line. There is no charge for the conformity endorsement with the exception of Iowa as noted below. If you need coverage for the **State of Tennessee, or if your company must conform to CO, ID, IA or LA State Laws, please contact Williams Underwriting Group (800-222-4035) for instructions.**

<input type="checkbox"/> CO _____	<input type="checkbox"/> ID _____	<input type="checkbox"/> IA _____ (add \$15 to premium)
<input type="checkbox"/> KY _____	<input type="checkbox"/> LA _____	<input type="checkbox"/> MS _____
<input type="checkbox"/> NM _____	<input type="checkbox"/> ND _____	<input type="checkbox"/> RI _____
<input type="checkbox"/> SD _____	<input type="checkbox"/> WY _____	

PART III: do you have a professional liability insurance policy other than with Williams Underwriting Group currently in force covering your duties as a real estate licensee?

NO YES If "Yes" list the company name and the policy period.

Company: _____ Policy Period: _____

MAILING INSTRUCTIONS

MAIL THE COMPLETED FORM AND PAYMENT TO:

**WILLIAMS UNDERWRITING GROUP
DEPT. 8334
CAROL STREAM, IL 60122-8334**

WARNING! Licensees who do not obtain an E & O Policy by January 31, 2019 will lose any previously established retroactive date (Prior Acts Coverage). Your new effective date and **retroactive date** will be the 1st of the month in which your payment is received. Further, if you do not renew your insurance on time, your license will be put on inactive status by the Nebraska Real Estate Commission.

***** SEE REVERSE SIDE FOR THE ADDRESS TO SEND FORMS & PAYMENTS VIA CERTIFIED MAIL, RETURN RECEIPT REQUESTED OR OVERNIGHT**

NOTE: ALL PREMIUMS WILL BECOME FULLY EARNED ONCE COVERAGE IS IN EFFECT.

I warrant that I have made reasonable inquiry to provide the answers to the questions contained in this form, I further warrant that all such answers are true, correct and complete to my best knowledge and belief. **Also, I have read and understand the Claims-Made Disclosure Statement contained on the reverse side on this form.**

PART IV: Signature	Date
---------------------------	------

Form must be signed and dated for coverage to be effective.

CLAIMS-MADE DISCLOSURE STATEMENT - NEBRASKA

The insurance coverage provided by the group policy underwritten by Zurich American Insurance Company (Zurich) is claims-made professional liability coverage. It is important that you understand the differences between certain provisions of the group policy and your previous policy. Also, you should understand the following provisions and terms. **NOTE: THIS IS ONLY A BRIEF SUMMARY.**

Coverage Trigger. Usually, a claim is considered made when it is reported to us. But sometimes, a claim may be considered to have been made at an earlier time. This can happen when another claim for the same wrongful act, personal injury offense or event has already been made, or when the claim is reported during the extended reporting period as described later in this disclosure statement.

Retroactive Date. Your retroactive date is recorded on the Listing of Protected Licensees Quarterly Report, and it is also indicated on your Nebraska Real Estate Licensee Professional Liability Certificate Of Insurance. You do not have coverage for wrongful acts, personal injury offense or events that occurred before your retroactive date, even if a claim is first made while your coverage is in effect under the group policy.

Prior Acts. We'll cover claims resulting from wrongful acts, personal injury offenses or events that occurred before the effective date of the policy, and on or after your retroactive date only if all the following conditions are met:

- the claim is made against you or another insured while your coverage under the group policy is in effect or during the limited reporting period; and
- there is no other insurance applying to the wrongful act, personal injury offense or event; and
- neither you nor the insured involved had knowledge of the prior wrongful act, personal injury offense or event at the effective date of your coverage under the policy, nor any reasonable way to foresee that a claim might be brought.

Extended Reporting Period Endorsement. Your coverage may end under the group policy. If it does, you have the right to purchase an Extended Reporting Endorsement. This endorsement extends the time to report covered claims.

Coverage is extended to claims made during the extended reporting period.

This extended reporting period applies only to covered claims that result from wrongful acts, personal injury offenses or events that occurred while your coverage under the group policy was in effect. The claim must first be made against you or an insured and reported to us after your coverage under the group policy ends and while your extended reporting period is in effect.

It is important that you buy an Extended Reporting Period Endorsement if for any reason you don't continue or renew your coverage under the group policy. This is especially true if you change insurers and the new insurer:

- uses a later retroactive date than you had with the old insurers; or
- provides "occurrence" rather than "claims-made" coverage.

If you don't buy the Extended Reporting Period Endorsement, you may be faced with a potentially serious gap in coverage between the protection that was provided by the old insurer and that which is afforded by the new insurer.

Your signature on the reverse side of this form indicates that you have read and understand this disclosure statement. If you have any questions concerning any of the items discussed above, or any other provision of the group policy, please contact the program administrator at the address or telephone number listed below.

The above descriptions are a summary only. It does not include all terms, conditions and exclusions of the policy described. Please refer to the actual policy for complete details of coverage and exclusions. For a copy of the policy, please view our website at www.wugio.com

****Please note:** If you have knowledge of any claim or knowledge of any error, omission, act, circumstance, situation, occurrence or offense, it must be reported to your current insurance company before your current policy period ends. Coverage is not provided under the 2019 policy for any such known claims or known potential claims.

Williams Underwriting Group
A Division of AssuredPartners
2211 River Road
Louisville, Kentucky 40206
Phone: (800) 222-4035
Fax: (502) 326-5909