

2016 ENROLLMENT FORM
MISSISSIPPI INDEPENDENT REAL ESTATE LICENSEE PROFESSIONAL LIABILITY PROGRAM
SAVE TIME ENROLL ONLINE - www.wugioe.com

PART I: INDIVIDUAL LICENSE ENROLLMENT

LICENSE TYPE: **BROKER** **SALESPERSON**
 REAL ESTATE LICENSE # →

SOCIAL SECURITY # - Last 4 Digits only (MREC Requirement)

NAME AS STATED ON LICENSE PHONE

MAILING ADDRESS FAX

CITY STATE ZIP CODE E-MAIL

PART II: OPTIONAL FIRM LICENSE ENROLLMENT (COMPLETE ONLY IF PAYING FOR FIRM) Brokers and individuals must still apply for individual coverage. Applies only to Corporation, Partnership or LLC

FIRM NAME STATED ON LICENSE (Legal Name - NOT DBA Name)

Firm Lic. # →

ADDRESS BUSINESS PHONE

CITY STATE ZIP CODE

PART III: MISSISSIPPI RESIDENTS - DO YOU NEED REAL ESTATE CERTIFICATION TO ANY OF THE FOLLOWING STATE MANDATED INSURANCE PROGRAMS - CO, IA, ID, KY, LA, NE, ND, NM, RI, SD or WY? If you need coverage for Tennessee, or if your firm needs coverage certification to any of the above states, contact WUG at 800-222-4035 for instructions.

NO YES - If "Yes" list the state(s) and license number for each state.

State	License Number	State	License Number	State	License Number	State	License Number

PART IV: Do you have a professional liability insurance policy currently in force covering your duties as a real estate licensee?

NO YES If "Yes" please provide the following information.

Insurance Co. Policy Dates

Retroactive Date (1st date of continuous insurance coverage with no gaps in coverage. If not known put TBD)

What date do you request your coverage under this policy to become effective?

WARNING: Licensees who do not obtain an E&O Policy by July 31, 2016, 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.

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 the best of my knowledge and belief. Also, I understand that the coverage provided under this policy is claims-made coverage. If you have received a written demand for damages, services, civil proceeding, arbitration, etc this demand needs to be turned into your current insurance company. The insurance company is not obligated to defend or pay where you have written knowledge of a claim prior to the beginning of the policy period. Licensees understand that all premiums are fully earned (no refund) after coverage goes into effect.

Signature Date

PAYMENT INSTRUCTIONS:
 Enroll online at www.wugioe.com
 (a \$5.00 convenience fee will be added to enroll on-line)
 or Make Check Payable to:
 Williams Underwriting Group

MAIL TO:
 Assured NL Insurance
 Agency, Inc.
 P.O. Box 731495
 Dallas, TX 75373-1495

OVERNIGHT ADDRESS / RETURN RECEIPT
 Williams Underwriting Group
 a Division of Assured Neace Lukens
 Insurance Agency, Inc.
 2211 River Road
 Louisville, KY 40206
 800-222-4035

SEE REVERSE SIDE FOR PREMIUMS

THIS FORM MAY BE COPIED

2016 ENROLLMENT FORM MISSISSIPPI REAL ESTATE LICENSEE PROFESSIONAL LIABILITY

NOTICE: ALL PERSONS WITH AN ACTIVE real estate license (hereafter referred to as "licensees") must maintain a policy of professional liability (errors & omissions) insurance to maintain an active license.

Williams Underwriting Group, a Division of Assured Neace Lukens Insurance Agency Inc. is the program administrator for a professional liability (E&O) policy underwritten by Zurich American Insurance Company, (Zurich). All licensees, including real estate firms, are eligible for this coverage. Williams Underwriting Group will certify individual licensee's compliance with the law directly to the Mississippi Real Estate Commission (MREC).

The E&O policy provides the minimum MREC required limits of \$100,000/\$500,000 or your choice of limits as shown below. All limits are subject to a \$1,000 each wrongful act deductible. There is no deductible for claim expenses.

ALL ACTIVE REAL ESTATE LICENSEES who are **ALSO** Licensed or Certified **APPRAISERS** may purchase an Endorsement to include appraisal activities within your real estate coverage. **Note: You must hold and maintain an active real estate license from the MREC for this coverage to apply.**

Please indicate your choice of limits by checking the box below that corresponds with the month that you want coverage to begin. Please check only one (1) box unless you are also paying for licensed firm coverage. Firms include corporations, partnerships and LLCs.

MISSISSIPPI PRORATE PREMIUMS JULY 1, 2016 TO JULY 1, 2017

\$100,000/\$500,000	\$250,000/\$750,000	\$500,000/\$1,000,000
July..... \$ 161.00 <input type="checkbox"/>	July..... \$ 252.00 <input type="checkbox"/>	July..... \$ 318.00 <input type="checkbox"/>
August..... \$ 148.00 <input type="checkbox"/>	August..... \$ 231.00 <input type="checkbox"/>	August..... \$ 292.00 <input type="checkbox"/>
September..... \$ 134.00 <input type="checkbox"/>	September..... \$ 210.00 <input type="checkbox"/>	September..... \$ 265.00 <input type="checkbox"/>
October..... \$ 121.00 <input type="checkbox"/>	October..... \$ 189.00 <input type="checkbox"/>	October..... \$ 239.00 <input type="checkbox"/>
November..... \$ 107.00 <input type="checkbox"/>	November..... \$ 168.00 <input type="checkbox"/>	November..... \$ 212.00 <input type="checkbox"/>
December..... \$ 94.00 <input type="checkbox"/>	December..... \$ 147.00 <input type="checkbox"/>	December..... \$ 186.00 <input type="checkbox"/>
January..... \$ 81.00 <input type="checkbox"/>	January..... \$ 126.00 <input type="checkbox"/>	January..... \$ 159.00 <input type="checkbox"/>
February..... \$ 67.00 <input type="checkbox"/>	February..... \$ 105.00 <input type="checkbox"/>	February..... \$ 133.00 <input type="checkbox"/>
March..... \$ 54.00 <input type="checkbox"/>	March..... \$ 84.00 <input type="checkbox"/>	March..... \$ 106.00 <input type="checkbox"/>
April..... \$ 40.00 <input type="checkbox"/>	April..... \$ 63.00 <input type="checkbox"/>	April..... \$ 80.00 <input type="checkbox"/>
May..... \$ 27.00 <input type="checkbox"/>	May..... \$ 42.00 <input type="checkbox"/>	May..... \$ 53.00 <input type="checkbox"/>
June..... \$ 13.00 <input type="checkbox"/>	June..... \$ 21.00 <input type="checkbox"/>	June..... \$ 27.00 <input type="checkbox"/>

Optional Coverage: Appraisal Endorsement - \$200.00 Personal Identity Coverage Endorsement - \$15.00
Contingent BI/PD for Property Management Activity - \$25.00

1. The box checked above is your premium due..... \$ _____
2. If you are also paying for the company (firm) please complete Part II on the reverse side and add the premium for the firm.....+ \$ _____
3. Appraisal Endorsement (individual licensee only).....+ \$ _____
4. Personal Identity Coverage (individual licensee only).....+ \$ _____
5. Contingent BI/PD for Property Management Activity.....+ \$ _____
6. Total premium due with the enrollment form.....= \$ _____

IMPORTANT NOTICE: ALL PREMIUMS WILL BECOME FULLY EARNED (NO REFUNDS) ONCE COVERAGE IS IN EFFECT. We must receive the completed form and correct payment in our office by June 23, 2016 to assure your certification to the Commission before their deadline. Neither Williams Underwriting Group nor the Insurance Company will be responsible for any late penalty fees or delay in the issuance of a license where forms and payments are received after June 23, 2016. (Enrollment can be made on-line at www.wugioe.com Visa, Mastercard or Discover accepted. We assess a \$5.00 convenience fee for on-line enrollment.) Credit card payments will not be accepted by mail, phone, or fax. Insurance underwritten by Zurich American Insurance Company. Please refer to the actual policy for complete details of coverages, exclusions, terms, and conditions. A specimen copy of the policy described can be found on the Williams Underwriting Group's website, www.wugioe.com.