

**2010 ENROLLMENT FORM
NEBRASKA REAL ESTATE LICENSEE PROFESSIONAL LIABILITY
SAVE TIME ENROLL ONLINE - www.wugioe.com**

**MID
TERM**

NOTICE: All active real estate licensees in the state of Nebraska must maintain a policy of professional liability (errors & omissions) insurance in order to obtain or renew a salesperson or broker real estate license - Nebraska Real Estate License Act: 81-885.01 et. seq.

The NREC selected Williams Underwriting Group, a division of Maverick Insurance, LLC as program administrators for a group professional liability policy underwritten by National Union Fire Insurance Company of Pittsburgh, Pa., Inc., Williams Underwriting Group will certify your compliance of the law directly to the NREC.

The Group E & O Program* provides the mandatory required limits of \$100,000/\$300,000 or your choice of optional limits as shown below. All limits are subject to a \$1,000 paid claim deductible per license.

To obtain coverage through the group policy, please complete this form and return the top copy 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 or Discover (Credit card payments will not be accepted by mail or by phone). Online payments are subject to a \$5.00 convenience fee.

PLEASE INDICATE YOUR CHOICE OF LIMITS OF LIABILITY BELOW:

**STATE MANDATORY LIMITS
\$100,000/\$300,000**

January	\$157	<input type="checkbox"/>
February	\$144	<input type="checkbox"/>
March	\$131	<input type="checkbox"/>
April	\$118	<input type="checkbox"/>
May	\$105	<input type="checkbox"/>
June	\$92	<input type="checkbox"/>
July	\$79	<input type="checkbox"/>
August	\$65	<input type="checkbox"/>
September	\$52	<input type="checkbox"/>
October	\$39	<input type="checkbox"/>
November	\$26	<input type="checkbox"/>
December	\$13	<input type="checkbox"/>

**- OR -
\$250,000/\$750,000**

January	\$247	<input type="checkbox"/>
February	\$226	<input type="checkbox"/>
March	\$206	<input type="checkbox"/>
April	\$185	<input type="checkbox"/>
May	\$165	<input type="checkbox"/>
June	\$144	<input type="checkbox"/>
July	\$124	<input type="checkbox"/>
August	\$103	<input type="checkbox"/>
September	\$82	<input type="checkbox"/>
October	\$62	<input type="checkbox"/>
November	\$41	<input type="checkbox"/>
December	\$21	<input type="checkbox"/>

**OPTIONAL LIMITS
\$500,000/\$1,000,000**

January	\$316	<input type="checkbox"/>
February	\$290	<input type="checkbox"/>
March	\$263	<input type="checkbox"/>
April	\$237	<input type="checkbox"/>
May	\$211	<input type="checkbox"/>
June	\$184	<input type="checkbox"/>
July	\$158	<input type="checkbox"/>
August	\$132	<input type="checkbox"/>
September	\$105	<input type="checkbox"/>
October	\$79	<input type="checkbox"/>
November	\$53	<input type="checkbox"/>
December	\$26	<input type="checkbox"/>

PART I: INDIVIDUAL LICENSE ENROLLMENT Personal Identity Coverage Endorsement \$13.50 Iowa Conformity Endorsement \$40 No Prorate

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. Coverage certification is not available for the State of Tennessee, as the TREC now requires proof of E & O coverage for the entire 2-year license cycle. **If your company must conform to Iowa 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 \$40 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
POST OFFICE BOX 3480
OMAHA, NEBRASKA 68103-0480**

WARNING! Licensees who do not obtain an E & O Policy by January 31, 2010 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 _____
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Form must be signed and dated for coverage to be effective.

RETURN TOP COPY

CLAIMS-MADE DISCLOSURE STATEMENT - NEBRASKA

The insurance coverage provided by the group policy underwritten by National Union Fire Insurance Company, of Pittsburgh, Pa 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 that may give rise to a claim, it must be reported to your current insurance company before your current policy period ends. Coverage is not provided under the 2010 policy for any such known claims or known potential claims.

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