



CERTIFICATE OF REAL ESTATE LICENSEE ERRORS AND OMISSIONS INSURANCE

Insurance Company: Continental Casualty Company, a CNA insurance company (Continental)

Producer: Rice Insurance Services Center (RISC), a division of AssuredPartners NL, LLC
4211 Norbourne Boulevard, Louisville, Kentucky 40207-4048

Phone: (800) 637-7319 Fax: (502) 897-7174

Matthew Redmer
1632 Orange Branch Trl
Saint Johns, FL 32259

THIS CERTIFICATE OF INSURANCE IS ISSUED AS A MATTER OF INFORMATION ONLY AND CONFERS NO RIGHTS UPON THE CERTIFICATE HOLDER OTHER THAN THOSE SET FORTH IN THE POLICY AND ANY ENDORSEMENTS ISSUED TO THE LICENSEE. THIS CERTIFICATE DOES NOT AMEND, EXTEND, OR ALTER THE COVERAGE AFFORDED BY THE INSURANCE POLICY REFERENCED HEREIN.

This is to certify that the following Licensee is insured, as stated below, through the group errors and omissions insurance policy issued to the Idaho Real Estate Commission:

Insured: Matthew Redmer

Real Estate License Number: ID : 54236-DB
(if applicable)

Policy Number: 21 EO 0025ID

Individual Policy Period: 10/01/2021 to 10/01/2022 *

Limits of Liability: \$100,000 per claim / \$300,000 aggregate**

Deductibles: Damage Deductible: \$1,000
Claim Expenses Deductible: \$0

This policy is a claims-made-and-reported policy. It only applies to Claims that are made and reported during the Individual Policy Period or any applicable Extended Reporting Period. To protect the Insured's interest and preserve any available coverage, it is essential to report claims timely in accordance with the policy provisions.

You may obtain a copy of the group policy online at www.risceo.com. You may also obtain copies of the group policy and any optional endorsements purchased by calling us at (800) 637-7319, ext 1.

Authorized Representative

09/22/2021 - 10:40 PM EDT

Date Generated

*If this policy is cancelled prior to the expiration date indicated, notice will be delivered in accordance with the policy provisions.

**Limits of liability may have been reduced by payments on claims.

Date of Enrollment: 09/22/2021 - 10:40 PM EDT

DISCLOSURE – IMPORTANT NOTICE TO THE INSURED LICENSEE

Regarding Your Real Estate Errors and Omissions Policy
Administered by Rice Insurance Services Center, a division of AssuredPartners, NL, LLC

— *We put the Experience and Options in E&O programs* —

THIS DISCLOSURE FORM IS NOT YOUR POLICY. IT DESCRIBES SOME OF THE MAJOR FEATURES OF THE CLAIMS-MADE-AND-REPORTED POLICY FORM. READ YOUR POLICY CAREFULLY TO DETERMINE RIGHTS, DUTIES, AND WHAT IS AND IS NOT COVERED. ONLY THE POLICY PROVISIONS DETERMINE THE SCOPE OF YOUR INSURANCE COVERAGE.

Rice Insurance Services Center (RISC), a division of AssuredPartners NL, LLC, administers your real estate errors and omissions (E&O) insurance policy, which is issued by Continental Casualty Company (Continental), a CNA company. This policy is a claims-made-and-reported policy. It applies to Claims made and reported during the Individual Policy Period or any applicable Extended Reporting Period (see below). Additionally, the Claim must involve Professional Services that occurred after the Retroactive Date.

Nature of the Claims-Made-And-Reported Policy: Under a claims-made-and-reported policy, failure to report a Claim timely manner may jeopardize any coverage that would otherwise have been available. Therefore, it is essential to notify us in writing immediately of any Claim. Please note that orally informing RISC of a Claim is not adequate reporting and will not constitute notice of the Claim to Continental. Some Insureds may believe that a Claim is not made until a lawsuit is filed. That is not necessarily the case. We suggest you review the policy's definition of a Claim and note that even an email received by the Insured may meet the definition of a Claim in some instances.

How to Notify Continental of a Claim: Submit a completed Notice of Claim Form (available on our website at <http://www.risceo.com/wp-content/uploads/2015/05/NOC-No-Fraud-Warning.pdf> or by calling us at 1-800-637-7319, Ext. 2, and requesting one) by any of the following methods:

U.S. Mail Delivery:

RISC
Claims Department
Post Office Box 6709
Louisville, Kentucky 40206-0709

Overnight Delivery:

RISC
Claims Department
4211 Norbourne Boulevard
Louisville, Kentucky 40207-4048

Electronic Delivery:

Email: claims@risceo.com
Fax: (502) 896-6343

Such written notice shall be submitted as soon as possible after the Claim is first made but in no event more than 90 days after the Insured becomes aware of such Claim. The written notice shall include the name of the Licensee and the time, place and details of the Claim.

What Is and Isn't Covered: Only the policy can provide the actual terms, coverages, amounts, conditions, and exclusions. We strongly recommend you read the entire policy, including the "Exclusions" section. You may obtain a copy of the policy on our website, www.risceo.com, or by calling us at (800) 637-7319, Ext. 1, and requesting one.

Important Information if You DO Renew Your Policy

Timely Renewal: The policy does not apply to Professional Services performed before your Retroactive Date. The Retroactive Date is the date you first obtained, and since which have continuously maintained, uninterrupted real estate E&O insurance. If there is a gap in coverage (in other words, a break between policy periods), there will be no coverage for Professional Services rendered before and through the last day of the gap, even if you had insurance at the time the services were provided and again when the Claim arises. Additionally, failure to maintain continuous E&O insurance may violate your state's licensing law and result in penalties and fines. Always renew timely to prevent a gap in coverage and avoid potential fines and penalties.

Important Information if You DO NOT Renew Your Policy

Extended Reporting Periods (also known as "Tail Coverage"): Many professional liability claims are not made until years after the subject transaction occurred. The policy may provide an Automatic Extended Reporting Period applicable to Claims first made and reported within 90 days after the effective date of cancellation or nonrenewal of the policy. In addition, if you do not renew coverage through our program next year, you may purchase an Optional Extended Reporting Period endorsement within 90 days after the effective date of cancellation or nonrenewal. This endorsement allows the policy to apply to Claims first made and reported during the Optional Extended Reporting Period. Carefully review your policy to determine the length of Optional Extended Reporting Periods available and whether an Automatic Extended Reporting Period applies.

RISC Rice Insurance Services Center, a division of AssuredPartners NL, LLC

P.O. Box 6709, Louisville, KY 40206-0709

Phone: (502) 897-1876 Toll Free: (800) 637-7319 Fax: (502) 897-7174 Website: www.risceo.com

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. This information 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 applicable policy can provide the actual terms, coverages, amounts, conditions, and exclusions. In the event of a claim, the nature and extent of coverage is determined based on the claim's facts, circumstances, and allegations and application of the relevant policy's terms, conditions, and exclusions. The E&O program described herein is only available in certain states. ©2021