



This application is for an **individual** who only does 100% Real Estate Appraisal work.  
**NOTE: Coverage only applies to services rendered by the applicant.**  
 Coverage for the supervision or approval of work done by others is not provided.  
**If you are involved in other areas of Real Estate please contact your agent for assistance.**

Name _____ Address _____ City _____ ST _____ Zip _____ E-Mail Address _____	Tel: _____ Fax: _____ Name of Firm: _____ <input type="checkbox"/> New Business Desired Effective Date _____
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**For you to be eligible for this program, the responses to questions 1- 4 below must all be "TRUE".**

1. The appraiser holds a valid state license or certification in each state in which he provides appraisal services. If you are a Trainee, you have passed the initial exam (if required) or any other state requirements.	<input type="checkbox"/> True <input type="checkbox"/> False
2. The applicant does not appraise any real estate in which he/she has an ownership interest.	<input type="checkbox"/> True <input type="checkbox"/> False
3. The applicant has not been disciplined or investigated by any state licensing, administrative or regulatory board as a result of appraisal activities within the past 5 years.	<input type="checkbox"/> True <input type="checkbox"/> False
4. There have been no claims reported and/or pending circumstances which could result in a claim made against the applicant within the past 5 years.	<input type="checkbox"/> True <input type="checkbox"/> False

**To be eligible for the Residential Premiums shown below, the responses to questions 5-7 must be "TRUE".  
 All others use the Commercial Premium schedule shown below.**

5. In the last fiscal year, 80% or more of my revenues have been derived from residential appraisals.	<input type="checkbox"/> True <input type="checkbox"/> False
6. Within the last fiscal year, I have not appraised any properties valued at greater than \$3,000,000.	<input type="checkbox"/> True <input type="checkbox"/> False
7. Within the last three (3) years my average revenues for appraisal services have not exceeded \$170,000.	<input type="checkbox"/> True <input type="checkbox"/> False

**Note: Many Lenders/Financial Institutions have minimum limit requirements of \$500,000/\$1,000,000 for Appraisers who do work for them.**

Per Claim/ Annual Aggregate	RESIDENTIAL	COMMERCIAL
\$300,000 / \$600,000	\$455.00	\$537.00
<b>\$500,000 / \$1,000,000</b>	<b>\$520.00</b>	<b>\$613.00</b>
\$1,000,000 / \$2,000,000	\$590.00	\$694.00

A standard deductible of \$500.00 per claim / \$1,000.00 aggregate will be included in each policy

**Premium Calculation**      **Step 1:** Enter the premium YOU selected from above:      \$ \_\_\_\_\_ Premium Above

**Step 2:** See below if applicant is from West Virginia or Florida

<b>West Virginia Residents:</b>	The State of West Virginia assesses a tax of 0.55% on insurance. Multiply the premium you selected in Step 1 above by 1.0055 and round to the nearest dollar.	\$ _____ <b>West Virginia Premium Due</b>
<b>Florida Residents:</b>	<b>Florida Hurricane Catastrophe Fund.</b> Companies writing property and casualty insurance business in the state of Florida are required to collect a Florida Hurricane Catastrophe Fund surcharge. A 1% surcharge must be collected for the Florida Hurricane Catastrophe Fund in addition to the premium above. Multiply the premium you selected in Step 1 above by 1.01 and round to the nearest dollar.	\$ _____ <b>Florida Premium Due</b>

**If you have a policy in force you need prior acts coverage. Attach a copy of your current policy declaration page showing the prior acts date.**

**General Star National Insurance Company** is an "admitted" or "licensed" insurer in all states except Connecticut (where General Star Indemnity Company is "admitted" or "licensed"), subject to the financial solvency regulation and enforcement, which applies to licensed companies. This insurance company participates in state insurance guarantee funds.

**NOTICE (For all states except Florida):** By applying for this insurance, the applicant also is applying for membership in The Realtors Insurance Purchasing Group Association, a purchasing group formed and operating pursuant to the Federal Liability Risk Retention Act of 1986 (15 USC 3901 et seq.). This purchasing group was formed for the sole purpose of providing errors and omissions liability insurance to real estate professionals. The sole purpose of becoming a member is to purchase professional liability insurance.

**FRAUD WARNING:**

**Notice to Applicants of all states except Colorado, New York, and Pennsylvania:**

Any person who knowingly, and with the intent to defraud any insurance company or other person, files an application for insurance or statement of claim containing any material false information or conceals for the purposes of misleading, information concerning any fact material thereto commits a fraudulent insurance act, which is a crime and subjects the person to criminal and civil penalties and denial of insurance benefits.

**IT IS AGREED THAT THIS FORM SHALL BE THE BASIS OF THE CONTRACT. SHOULD A POLICY BE ISSUED IT WILL ATTACH TO THE POLICY.**

I understand that the final premium will be rounded to the next dollar. I declare that the information submitted herein is true to the best of my knowledge and becomes a part of my Professional Liability application.

Signature \_\_\_\_\_ Date \_\_\_\_/\_\_\_\_/\_\_\_\_\_  
Must be signed by the applicant

Mail your application and check payable to your agent:

**The Moscker Insurance Agency, Inc.  
302 Ritchie Highway  
Severna Park, MD 21146**

**Please contact Glenn Miller at [gmler@mosckerinsurance.com](mailto:gmler@mosckerinsurance.com) or via telephone at 410-544-6104 with any questions.**