

**SECTION 3  
ENDORSEMENTS**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY**

**WC 00 04 21**

**DOMESTIC TERRORISM, EARTHQUAKES, AND CATASTROPHIC INDUSTRIAL  
ACCIDENTS PREMIUM ENDORSEMENT**

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of domestic terrorism, earthquakes and/or a catastrophic industrial accident.

The premium charge provides funding for the risk of earthquakes, catastrophic industrial accidents, and certain acts of domestic and foreign terrorism. It does not provide funding for acts of terrorism certified as such by the Terrorism Risk Insurance Act (TRIA) of 2002, but rather provides funding for all other acts of terrorism specifically excluded by TRIA.

For purposes of this endorsement, the following definitions apply:

Domestic terrorism: All acts of terrorism outside the scope of TRIA with aggregate workers compensation losses in excess of \$50 million.

Earthquake: The shaking and vibration at the surface of the earth resulting from underground movement along a fault plane or from volcanic activity where aggregate workers compensation losses from the single event are in excess of \$50 million.

Catastrophic Industrial Accident: Any single event resulting in aggregate workers compensation losses in excess of \$50 million.

Schedule

Payroll	Rate	Premium
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**SECTION 3  
ENDORSEMENTS**

**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY**

**WC 00 04 22**

**FOREIGN TERRORISM PREMIUM ENDORSEMENT**

This endorsement is notification that your insurance carrier is charging premium for losses that may occur in the event an act of foreign terrorism.

Your policy provides coverage for workers compensation losses caused by acts of foreign terrorism, including workers compensation benefit obligations dictated by state law. Coverage for such losses is still subject to all terms, definitions, exclusions, and conditions in your policy, and any applicable federal and/or state laws, rules, or regulations.

For purposes of this endorsement, and “act of foreign terrorism” is defined as:

- a. Any act that is violent or dangerous to human life, property or infrastructure; and
- b. The act has been committed by an individual or individual acting on behalf of any foreign Interest, as part of an effort to coerce the civilian population of the United States or to influence the policy or affect the conduct of the United States Government by coercion.

The premium charge for the coverage your policy provides for workers compensation losses caused by an act of foreign terrorism is shown in Item 4 of the Information Page or in the Schedule below.

**Schedule**

State

Rate per \$100 of payroll

**SECTION 6  
EXPERIENCE RATING PLAN**

**SECTION IV  
APPLICATION OF EXPERIENCE MODIFICATION**

**1. Experience Modification.** An experience .....subject to experience rating.

i.) through vi.) remain unchanged.

vii.) Premium developed under [Terrorism Risk Insurance Act-2002 - Certified Losses]Code 9740 – Foreign Terrorism.

viii) Premium developed under Code 9741 - Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents.

**SECTION 7  
MERIT RATING PLAN**

**SECTION IV  
APPLICATION OF MERIT RATING PLAN ADJUSTMENT**

**1. Merit Rating Plan Adjustment.** A Merit Rating .....in the Merit Rating Plan.

i) through vi) remain unchanged.

vii.) Premium developed under [Terrorism Risk Insurance Act-2002- Certified Losses]Code 9740 – Foreign Terrorism.

viii) Premium developed under Code 9741 - Domestic Terrorism, Earthquakes and Catastrophic Industrial Accidents.