

**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 4
RETROSPECTIVE RATING PLANS – DELAWARE**

**PART ONE
DESCRIPTION OF THE PLAN**

II. DEFINITIONS

E. STANDARD PREMIUM

For the purpose of this Plan, standard premium means the premium for the risk determined on the basis of [manual rates] carrier rating values, any experience rating modification, loss constant where applicable, and minimum premiums. Determination of standard premium shall exclude:

1. Premium Discount.
2. The Expense Constant
3. Premium resulting from the non-ratable element codes listed in the manual rates and non-rateable supplemental loads.
4. Premium developed by the passenger seat surcharge under Code 9108, Private Aircraft – passenger capacity.
5. Premium developed by the occupational disease rates for risks subject to the Federal Coal Mine Health and Safety Act.
6. Premium developed by the [Terrorism Risk Insurance Act of 2002]the charge for Foreign Terrorism.
7. Premium developed by the charge for Domestic Terrorism, Earthquakes, and Catastrophic Industrial Accidents.

**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.

**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.