# CATASTROPHE (OTHER THAN CERTIFIED ACTS OF TERRORISM) PREMIUM ENDORSEMENT

This endorsement is notification that your insurance carrier is charging premium to cover the losses that may occur in the event of a Catastrophe (Other Than Certified Acts of Terrorism) as that term is defined below. Your policy provides coverage for workers' compensation losses caused by a Catastrophe (Other Than Certified Acts of Terrorism).

★ This premium charge does not provide funding for Certified Acts of Terrorism contemplated under the Terrorism Risk Insurance Program Reauthorization Act Disclosure Endorsement (WC 00 04 22 C), attached to this policy.

For purposes of this endorsement, the following definitions apply:

- **Catastrophe (Other Than Certified Acts of Terrorism):** Any single event, resulting from an Earthquake, Noncertified Act of Terrorism, or Catastrophic Industrial Accident, which results in 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.

- **Noncertified Act of Terrorism:** An event that is not certified as an Act of Terrorism by the Secretary of the Treasury pursuant to the Terrorism Risk Insurance Act of 2002 (as amended) but that meets all of the following criteria:

  **a.** It is an act that is violent or dangerous to human life, property, or infrastructure;
  **b.** The act results in damage within the United States, or outside of the United States in the case of the premises of United States missions or air carriers or vessels as those terms are defined in the Terrorism Risk Insurance Act of 2002 (as amended); and
  **c.** It is an act that has been committed by an individual or individuals 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.

- **Catastrophic Industrial Accident:** A chemical release, large explosion, or small blast that is localized in nature and affects workers in a small perimeter the size of a building.

The premium charge for the coverage your policy provides for workers' compensation losses caused by a Catastrophe (other than Certified Acts of Terrorism) is shown in Item 4. of the Information Page or in the Schedule below.

## Schedule

| State | Rate | Premium |
|---|---|---|

| Notes | | |
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| | **1.** | This endorsement must be attached to every policy affording coverage under the New York Workers' Compensation Law, the New York Volunteer Firefighters' Benefit Law, and the New York Volunteer Ambulance Workers' Benefit Law. |
| | **2.** | For non-payroll classes in New York, the charge is a % of the non-payroll class manual premium. |
| | **3.** | Premium charge must be reported under Statistical Code 9741 "Catastrophe Provision – Natural Disasters and Catastrophic Industrial Accidents Premium" on every policy affording coverage under the New York Workers' Compensation Law, the New York Volunteer Firefighters' Benefit Law, and the New York Volunteer Ambulance Workers' Benefit Law. |
| | **4.** | Refer to Rules I, VI, and VIII of the Manual for additional information. |