

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

NEW JERSEY WORKERS COMPENSATION AND EMPLOYERS LIABILITY COVERAGE FOR RESIDENCE EMPLOYEES ENDORSEMENT

SCHEDULE – COMPLETE ONLY FOR FULL TIME SERVANTS.

Code No.	Classification Of Employees	No. Of Employees	Rate Per Employee	Premium
0913	Private Residence or Estate – Full Time Inservants			
0912	Private Residence – Full Time Outservants incl. drivers			
0915	Private Estate – Full Time Outservants incl. drivers			

We agree, with respect to "residence employees":

UNDER COVERAGE I

To pay when due all benefits required of an "insured" by the New Jersey Workers' Compensation Law; and

UNDER COVERAGE II

To pay on behalf of an "insured" all damages for which the "insured" is legally liable because of "bodily injury" sustained by a "residence employee". The "bodily injury" must be caused by accident or disease and arise out of and in the course of employment by the "insured" while:

1. In the United States of America, its territories or possessions, or Canada, or
2. Temporarily elsewhere if the "residence employee" is a citizen or resident of the United States or Canada. Coverage II does not apply to any suit brought in or judgment rendered by any court outside the United States of America, its territories and possessions, or Canada or to any action in such judgment.

APPLICATION OF COVERAGE

This insurance applies only to:

1. "Bodily injury" occurring during the policy period, or
2. Occupational disease or cumulative injury of a "residence employee" who during the term of this policy actually worked for the "insured" during the last day of employment, which exposed the employee to the hazard of the occupational disease or cumulative injury.

POLICY PROVISIONS

This insurance is subject to all the provisions of this Endorsement and the following provisions of this policy:

1. Under Sections I and II – Conditions:
 - B. Waiver Or Change Of Policy Provisions.
 - C. Cancellation.
 - E. Assignment.
 - F. Subrogation.
2. Under Section II – Conditions:
 - C. Duties After "Occurrence".
 - F. Suit Against Us.
3. Our agreement to defend the "insured" as provided under Coverage E – Personal Liability.
4. Under Section II – Additional Coverages:
 - A. Claim Expenses.
 - B. First Aid Expenses.
5. The definition of "bodily injury", "business", "insured" and "residence employee".

LIMIT OF LIABILITY – COVERAGE II

Our total limit of liability shall not exceed \$100,000 for all damages because of "bodily injury":

1. Sustained by one or more "residence employees" in any one accident; or
2. Caused by disease and sustained by a "residence employee".

Our total limit of liability shall not exceed \$500,000 for all damages arising out of "bodily injury" by disease regardless of the number of "residence employees" who sustain "bodily injury" by disease.

OTHER INSURANCE

If a loss covered by this policy is also covered by other insurance, we will pay only the proportion of the loss that the limit of liability that applies under this policy bears to the total amount of insurance covering the loss.

CONFORMITY TO STATUTE

Terms of this insurance which are in conflict with the New Jersey Workers' Compensation Law are amended to conform to that law.

EXCLUSIONS

This insurance does not apply:

1. To liability for "bodily injury" arising out of "business" pursuits of the "insured";
2. Under Coverage II:
 - a. To liability assumed by the "insured" under any contract or agreement;

- b. To "bodily injury" by disease unless a written claim is made or suit brought against the "insured" within 36 months after the end of the policy period.
- c. To any obligation under a workers' compensation, unemployment or disability benefits law or any similar law.
- d. To punitive or exemplary damage because of "bodily injury" to any employee employed in violation of law or to any employee employed in violation of law with the knowledge or consent of the "insured".

This endorsement is based on New Jersey Compensation Rating and Inspection Bureau Endorsement **WC 29 03 02 A.**