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APPLICATION ADDENDUM

Limits of Liability

Effective April 1, 2002 New York law requires that in order to continue your excess coverage, you must have **primary policy limits of \$1.3 million per claim and \$3.9 million aggregate**, rather than the previous \$1 million/\$3million. The Superintendent of Insurance, pursuant to the provisions of the legislation, has mandated an **annual premium increase of 6% for the increased limits** for the primary insurance.

Therefore, EmPRO is now offering an additional option for the limits of liability in question #18 of the application. Please check the box below if you are requesting such limits.

\$1,300,000 per claim/\$3,900,000 annual aggregate

Signature

Date

Print Name

Policy Number (if applicable)