

EMPLOYEE LEASING ENDORSEMENT

This endorsement changes the policy to which it is attached and is effective on the date issued unless otherwise stated.

(The information below is required only when this endorsement is issued subsequent to preparation of the policy.)

Endorsement Effective: Policy No.: Endorsement No.:
 Insured: Premium: (See Attached)
 Insurance Company:

	Schedule	
Client		Address

NOTICE

This policy does not provide coverage for your regular or direct employees. You must secure coverage under a separate policy for those workers.

This endorsement applies only when you have an existing contract to lease workers to others.

Item 1. of Section F. Payments You Must Make of Part One (Workers Compensation Insurance) of the policy is replaced by:

F. Payments You Must Make

You are responsible for any payments in excess of the benefits regularly provided by the workers compensation law including those required because:

1. of your serious and willful misconduct, or arising out of West Virginia Annotated Code §23-4-2.

Part Six (Conditions) is changed by adding these conditions. The entity to which you lease workers is called the Client. You must provide us and we must maintain on file with this policy the following information in writing for the Client shown in the schedule above:

1. Contract effective date and term.
2. Client's name.

3. Client's Federal Employer Identification Number.
4. Client's work location address(es).
5. Name and social security number of each worker you leased to your Client, description of duties of each, work location of each, and estimated gross annual payroll of each.

Part Five (Premium) is changed by adding these provisions. The premium for this policy will be based on the risk classification, rates, and experience modification charged to the Client employer before the application of any credits.

For ratemaking purposes only, the claims experience and gross payroll of leased workers working for the benefit of your Client shall also be charged to the Client. The methodology for experience rating shall be determined in accordance with the law applicable to rate making.

You are obligated to maintain workers compensation coverage for your regular or direct employees under a separate policy.