U.S. LIABILITY INSURANCE COMPANY

1030 CONTINENTAL DRIVE KING OF PRUSSIA, PENNSYLVANIA 19406

EMPLOYMENT PRACTICES LIABILITY PROGRAM NEW JERSEY ADDENDUM TO APPLICATION

TO BE ATTACHED AND MADE A PART OF ALL NEW JERSEY EMPLOYMENT PRACTICES LIABILITY APPLICATIONS.

PLEASE READ THE FOLLOWING STATEMENT CAREFULLY AND SIGN BELOW WHERE INDICATED. IF A POLICY IS ISSUED, THIS SIGNED STATEMENT WILL BE ATTACHED TO THE POLICY.

This Policy is a Claims Made Policy.

This Policy shall provide no coverage for claims arising out of incidents, occurrences or alleged wrongful acts which took place prior to the retroactive date, if any, stated in the Declarations.

Signed:		
Title:	(President or Chairman to sign)	
Date:		

NJ APP (3/98) ADD.