

## **NEW YORK**

### **LAW ENFORCEMENT LIABILITY - CLAIMS-MADE**

#### **APPLICATION AND DECLARATION PAGE DISCLOSURE AND NOTICE ADDENDUM**

1. Your Law Enforcement Liability coverage is written on a claims-made basis and covers only claims or "suits" for covered "bodily injury", "property damage" or "personal injury" that are first made or brought during the policy period or any applicable Extended Reporting Period.
2. Your Law Enforcement Liability coverage will not apply to claims or "suits" for bodily injury", "property damage" or "personal injury" caused by a "wrongful act" that was committed before the Retroactive Date.
3. Your Law Enforcement Liability coverage ceases upon the termination date or upon the expiration date of the policy period, except for the Basic Extended Reporting Period or the Supplemental Reporting Period, if it applies.
4. The length of the Basic Extended Reporting Period is 90 days. The length of the Supplemental Extended Reporting Period is one year. Potential gaps in coverage may exist after the expiration of the Basic Extended Reporting Period or the Supplemental Extended Reporting Period if it applies.
5. Claims-made rates during the first several years of claims-made coverage are comparatively lower than occurrence rates. Substantial annual premium increases, independent of overall rate increases, can be expected until the claims-made relationship reaches maturity.
6. The premium charge for the Supplemental Extended Reporting Period endorsement will not exceed 75% of the annual premium for the last policy year of your Law Enforcement Liability coverage.