

**UNITED STATES LIABILITY INSURANCE GROUP
WAYNE, PENNSYLVANIA**

This Application Addendum modifies insurance provided under the following:

EMPLOYMENT PRACTICES LIABILITY INSURANCE POLICY

FLORIDA ADDENDUM TO APPLICATION

TO BE ATTACHED TO AND MADE A PART OF ALL APPLICATIONS IN THE STATE OF FLORIDA.

I understand that there is no coverage for punitive damages assessed directly against an insured under Florida law. However, I also understand that punitive damages that are not assessed directly against an insured, also known as “vicariously assessed punitive damages”, are insurable under Florida law.

Therefore, if any Policy is issued to the Applicant as a result of the **Application** to which this Addendum is attached and such Policy provides coverage for punitive damages, I understand and acknowledge that the coverage for **Claims** brought in the State of Florida is limited to “vicariously assessed punitive damages” and that there is no coverage for directly assessed punitive damages.

I have read and accepted the above:

Signature