



ENDORSEMENT NO. 1
LOCAL AGENCY WORKERS' COMPENSATION EXCESS JOINT POWERS AUTHORITY
(LAWCX)
OCCURRENCE DEFINITION AMENDATORY ENDORSEMENT

It is understood and agreed that the PART ONE – DEFINITIONS section of the Memorandum of Coverage is amended as follows:

Section K. Occurrence is hereby deleted and replaced by the following:

K. Occurrence: (A) All bodily injury sustained by one (1) or more employees involving one (1) or more Covered Parties, from any one (1) disaster, accident or event, or any series of disasters, accidents, or events, and is traceable to the same single disaster, accident or event, or series of disasters accidents or events, shall be deemed to arise from a single occurrence; however, any one (1) occurrence shall be limited to no more than seven (7) calendar days such that each individual employee claimant's date of injury must fall within the seven (7) calendar day period. LAWCX will defer to LAWCX's excess carrier, Public Risk Innovations, Solutions, and Management (PRISM) as to the date when any such seven (7) calendar day period begins, provided that it is not earlier than the date and time of the first recorded employee claimant's date of injury, and provided that no two (2) periods overlap. Should this Memorandum expire or terminate while an occurrence covered hereunder is in progress, LAWCX will be responsible for its portion of loss arising from such occurrence under this Memorandum through the conclusion of the seven (7) calendar day period, even if such period extends beyond the term of this Memorandum, subject to the terms and conditions hereof, provided that no amount of loss for the same occurrence shall be claimed against any renewal or replacement of this Memorandum. (B) Occupational disease and communicable disease sustained by each employee shall be deemed to arise from a separate occurrence, and the occurrence shall be deemed to take place on the last day of the last exposure, in the employment of the Covered Party, to conditions causing or aggravating the disease OR the date upon which the employee first suffered disability and either knew, or in the exercise of reasonable diligence should have known, that such disability was caused by his or her employment with the Covered Party, whichever comes first.

It is further agreed that nothing herein shall act to increase LAWCX's limit of indemnity.

This endorsement is part of the Memorandum of Coverage and takes effect on the effective date of the Memorandum of Coverage unless another effective date is shown below. All other terms and conditions remain unchanged.

Effective Date: July 1, 2023

Memorandum No.: LAWCX 23.24

Issued to: All Members

Issue Date: July 18, 2023

Authorized Representative
LAWCX, Executive Director