



Policyholder: Owner-Operator Independent Drivers Association, Inc. Insurance Trust

Effective Date of Endorsement: **June 1, 2007**

Policy Number: 216-000-002

WORKERS' COMPENSATION INDEMNIFICATION ENDORSEMENT

It is hereby understood and agreed that, if an **Insured Person** is determined by a court of law or a state regulatory agency to be covered under Workers' Compensation for a **Covered Loss**, any benefits for which the **Insured Person** is eligible under this **Policy** are payable to the party who is liable for Workers' Compensation benefits or its designee. The **Insured Person** shall not be entitled to receive benefits under this Endorsement. For purposes of this Endorsement, item 11 of the GENERAL EXCLUSIONS Section of this Policy shall not apply.

Notwithstanding the foregoing, this Endorsement shall not apply: 1) to an **Employee Driver** or to a **Temporary Replacement Driver** who is an employee; or (2) if the party described above is covered under an insurance policy which will indemnify the party for the Workers' Compensation liability or will pay the Workers' Compensation benefits on behalf of the party, commonly referred to in the trucking industry as contingent liability coverage.

Except for the above, this Endorsement does not vary, alter, waive, or extend any of the terms of the **Policy** to which it is attached.

Endorsement No. 1

In Witness Whereof, We have caused this Endorsement to be executed and attested, and, if required by state law, this Endorsement shall not be valid unless countersigned by our authorized representative.

Handwritten signature of Dennis R. Smith in black ink.

Dennis R. Smith, Secretary
OneBeacon America Insurance Company

Handwritten signature of Michael Miller in black ink.

Michael Miller, President & CEO
OneBeacon America Insurance Company