



Dear ESOP Association Member:

Thank you for your interest in purchasing Executive Liability Insurance for your ESOP Company. The insurance coverage we make available are: (a) Directors and Officers Liability, (b) Fiduciary Liability, (c) Employment Practices Liability, and (d) Commercial Crime. Since 1989, this Program has been offering insurance coverage on a competitive basis.

In this section of The ESOP Association's website are brief narratives that provide an outline for each of these four coverages as they relate to ESOP companies. Also on the website is an application that will need to be completed, signed and returned to us so we may pursue a quotation on your behalf. Our recommendation to ESOP companies is that all four coverages be purchased together. We are able to offer this policy to include these coverages in one simple policy form. We believe you will find this policy to be comprehensive and competitive in today's insurance marketplace.

When completing the enclosed material, please keep in mind the following:

1. The minimum limit of insurance is \$1,000,000.
2. Two or more coverage parts (a, b, c or d) must be purchased to qualify for this package.
3. Be sure to include in your mailing to us all the requested information specified in the application.

We promise to provide you with a prompt and timely response upon receipt of your submission of the above underwriting information.

PLEASE MAIL APPLICATION AND DOCUMENTATION TO THE ADDRESS SHOWN BELOW.

Please feel free to call me with any questions you might have.

Sincerely,

Jeffrey S. Gelburd, CPCU, ARM
Vice President
Murray Risk Management and Insurance
39 N. Duke Street
Lancaster, PA 17608-1728

Corporate Headquarters

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