



July 13, 2004

Director of Nuclear Reactor Regulation
United States Nuclear Regulatory Commission
Washington, DC 20555-0001

Serial No.: 04-421
NLOS/MM
Docket Nos.: 50-280/281
50-338/339
50-245/336/423
License Nos.: DPR-32/37
NPF-4/7
DPR-21/65
NPF-49

DOMINION NUCLEAR CONNECTICUT, INC.
VIRGINIA ELECTRIC AND POWER COMPANY
MILLSTONE POWER STATION UNITS 1, 2 & 3
NORTH ANNA POWER STATION UNITS 1 & 2
SURRY POWER STATION UNITS 1 & 2
NUCLEAR LIABILITY INSURANCE ENDORSEMENTS

Pursuant to 10 CFR 140.15, Virginia Electric and Power Company and Dominion Nuclear Connecticut, Inc. (Dominion and DNC) hereby submit certified copies of nuclear liability insurance endorsements for Millstone, North Anna and Surry Power Stations.

A summary of this submittal is enclosed. No new commitments are intended by this letter. If you have any questions concerning this information, please contact Mr. Dave Sommers at (804) 273-2823.

Very truly yours,

A handwritten signature in black ink, appearing to read "C. L. Funderburk".

C. L. Funderburk
Director – Nuclear Licensing & Operations Support
Dominion Resources Services, Inc.
for Dominion Nuclear Connecticut, Inc. and
Virginia Electric and Power Company

Attachment

cc: U. S. Nuclear Regulatory Commission
Attention: Document Control Desk
Washington, DC 20555-0001

U. S. Nuclear Regulatory Commission
Region I
475 Allendale Road
King of Prussia, PA 19406-1415

U. S. Nuclear Regulatory Commission
Region II
Sam Nunn Atlanta Federal Center
61 Forsyth St., SW, Suite 23 T85
Atlanta, GA 30303-8931

Mr. S. R. Monarque
Project Manager
U. S. Nuclear Regulatory Commission
One White Flint North
11555 Rockville Pike
Mail Stop 8H12
Rockville, MD 20852-2738

Mr. A. B. Wang
Project Manager
U. S. Nuclear Regulatory Commission
One White Flint North
11555 Rockville Pike
Mail Stop 7E1
Rockville, MD 20852-2738

Nuc. Liability Insurance Endorsements

Mr. R. J. Prince
NRC Inspector
U. S. Nuclear Regulatory Commission
Region I
475 Allendale Road
King of Prussia, PA 19406-1415

Mr. V. Nerses
Senior Project Manager
U. S. Nuclear Regulatory Commission
One White Flint North
11555 Rockville Pike
Mail Stop 8C2
Rockville, MD 20852-2738

Mr. M. T. Widmann
NRC Senior Resident Inspector
North Anna Power Station

Mr. G. J. McCoy
NRC Senior Resident Inspector
Surry Power Station

Mr. S. M. Schneider
NRC Senior Resident Inspector
Millstone Power Station

Mr. J. E. Reasor, Jr.
Old Dominion Electric Cooperative
Innsbrook Corporate Center
4201 Dominion Blvd.
Suite 300
Glen Allen, VA 23060

Attachment
SN: 04-421
Docket Nos.: 50-245/336/423
50-280/281
50-338/339

Title: Nuclear Liability Insurance Endorsements

ATTACHMENT

<u>Policy Description</u>	<u>Policy Number</u>	<u>Endorsement Number</u>
Millstone		
Facility Form (ANI)	NF-0173	196, 197, 198, 199
Secondary Financial (ANI)	N-0015	39, 40
North Anna		
Facility Form (ANI)	NF-0240	135, 136, 137
Surry		
Facility Form (ANI)	NF-0186	164, 165, 166

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

Endorsement Nos. 186 and 191, entitled "LIMITATION OF COVERAGE FOR TERRORIST ACTS (ONE SHARED INDUSTRY AGGREGATE LIMIT), are deleted and replaced with the following:

LIMITATION OF COVERAGE FOR TERRORIST ACTS THAT ARE OUTSIDE THE SCOPE OF THE TERRORISM RISK INSURANCE ACT OF 2002

It is agreed that with respect to bodily injury, property damage, environmental damage or evacuation of the public caused by the nuclear energy hazard and arising out of a non-certified act(s) of terrorism:

1. the total aggregate liability of the companies shall be \$300,000,000 regardless of (i) the number of non-certified acts of terrorism affecting this or any other nuclear energy liability policy (Facility Form or Supplier's and Transporter's Form) or (ii) the number of nuclear energy liability policies (Facility Form or Supplier's and Transporter's Form) issued by the Nuclear Energy Liability Insurance Association under which coverage may be sought.
2. the limit of liability shown in Item 4 of the policy Declarations or as amended by endorsement to this policy is subject to the industry aggregate limitation described in paragraph 1 above.
3. the term "non-certified act(s) of terrorism" as used herein means a violent act or an act that is dangerous to human life, tangible or intangible property, or infrastructure that is committed by any individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not certified as a terrorist act pursuant to the Terrorism Risk Insurance Act of 2002.

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting
American Nuclear Insurers

Effective Date of
this Endorsement:

January 1, 2003
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0173**

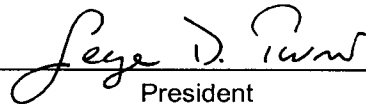
Issued to:

Dominion Nuclear Connecticut, Inc.

Date of Issue:

March 15, 2004

For the subscribing companies

By 

President

Endorsement No.:

196

Countersigned by



NE-85a (6/12/03)

CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

**CHANGES IN SUBSCRIBING COMPANIES AND IN THEIR
PROPORTIONATE LIABILITY ENDORSEMENT
CALENDAR YEAR 2004**

1. It is agreed that with respect to bodily injury, property damage, environmental damage or evacuation of the public caused, during the effective period of this endorsement, by the nuclear energy hazard:
 - a. The word "companies" wherever used in the policy means the subscribing companies listed below.
 - b. The policy shall be binding on such companies only.
 - c. Each such company shall be liable for its proportion of any obligation assumed or expense incurred under the policy because of such bodily injury, property damage, environmental damage or evacuation of the public as designated below.

2. It is agreed that the effective period of this endorsement is from the beginning of the effective date of this endorsement stated below to the close of December 31, 2004 or to the time of the termination or cancellation of the policy, if sooner.

Continental Insurance Company	9.880404 %	
Employers Mutual Casualty Company	1.718331 %	
Federal Insurance Company	34.366622 %	
Greenwich Insurance Company	12.887484 %	
Motors Insurance Corporation	0.766376 %	
Nat'l Union Fire Ins Co of Pitts, PA	6.014159 %	
State Farm Mutual Automobile Insurance Company	17.183312 %	
Zurich American Insurance Company	<u>17.183312 %</u>	
Total	<u>100.000000 %</u>	NE-2004

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting, American Nuclear Insurers

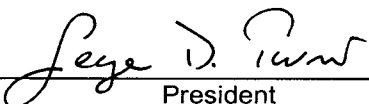
Effective Date of
this Endorsement: **January 1, 2004**
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0173**


Issued to: **Dominion Nuclear Connecticut, Inc.**

Date of Issue: **March 26, 2004**

For the subscribing companies

By  _____
President

Endorsement No.: **197**

Countersigned by  _____

CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

ADDRESS OF NUCLEAR ENERGY LIABILITY
INSURANCE ASSOCIATION ENDORSEMENT

It is agreed that the address of the Nuclear Energy Liability Insurance Association appearing in the "Company Representation" condition of the policy is amended to read:

95 Glastonbury Boulevard
Glastonbury, CT 06033

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting, American Nuclear Insurers

Effective Date of
this Endorsement:

February 1, 2004
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0173**

Issued to:

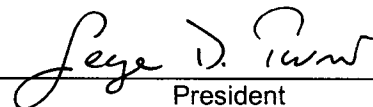
Dominion Nuclear Connecticut, Inc.

Date of Issue:

March 26, 2004

For the subscribing companies

By



President

Endorsement No.:

198

Countersigned by



CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

ADVANCE PREMIUM AND STANDARD PREMIUM ENDORSEMENT

CALENDAR YEAR 2004

It is agreed that Items 1 and 2 of Endorsement No. 195 are amended to read:

1. **ADVANCE PREMIUM:** It is agreed that the Advance Premium due the companies for the period designated above is: **\$1,267,977.00**
2. **STANDARD PREMIUM AND RESERVE PREMIUM:** In the absence of a change in the Advance Premium indicated above, it is agreed that, subject to the provisions of the Industry Credit Rating Plan, the Standard Premium is said Advance Premium and the Reserve Premium is: **\$ 973,076.00**

Return Premium: \$33,594.00

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting
American Nuclear Insurers

Effective Date of
this Endorsement:

January 1, 2004
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0173**

Issued to:

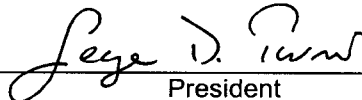
Dominion Nuclear Connecticut, Inc.

Date of Issue:

June 11, 2004

For the subscribing companies

By

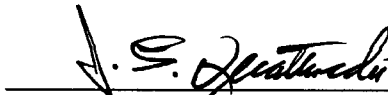


President

Endorsement No.:

199

Countersigned by



CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

AMENDMENT OF CERTIFICATE PERIOD ENDORSEMENT

It is agreed that Item 6 of the Declarations, "Certificate Period," is amended to read:

Item 6. Certificate Period: Beginning at 12:01 a.m. on the first day of August, 1977 and continuing until 11:59 p.m. on the thirtieth day of March, 2004, eastern standard time.

This is to certify that this is a true copy of the original endorsement having the endorsement number and being made part of the Certificate of Insurance bearing the number designated hereon for insurance coverage under the Nuclear Energy Liability Policy (Secondary Financial Protection). No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting
American Nuclear Insurers

Effective Date of
this Endorsement:

March 30, 2004
(11:59 P.M. Standard Time)

To form a part of Certificate No. **N -0015**

Issued to: **Dominion Nuclear Connecticut, Inc.**

Date of Issue: **May 19, 2004**

For the subscribing companies

By Sege D. Purn
President

Endorsement No.: **39**

Countersigned by J. S. Quattrocchi

CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

ADVANCE PREMIUM AND STANDARD PREMIUM ENDORSEMENT

CALENDAR YEAR 2004

It is agreed that Item 1 of Endorsement No. 38 is amended to read:

1. **ADVANCE PREMIUM:** It is agreed that the Advance Premium due the companies for the period designated above is: **\$2,123.00**

Return Premium: \$6,506.00

This is to certify that this is a true copy of the original endorsement having the endorsement number and being made part of the Certificate of Insurance bearing the number designated hereon for insurance coverage under the Nuclear Energy Liability Policy (Secondary Financial Protection). No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting
American Nuclear Insurers

Effective Date of
this Endorsement:

January 1, 2004
(12:01 A.M. Standard Time)

To form a part of Policy No. **N -0015**

Issued to:

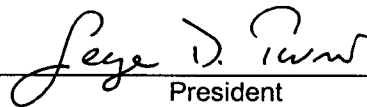
Dominion Nuclear Connecticut, Inc.

Date of Issue:

May 21, 2004

For the subscribing companies

By

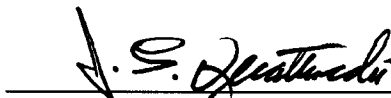


President

Endorsement No.:

40

Countersigned by



CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

Endorsement Nos. 123 and 128, entitled "LIMITATION OF COVERAGE FOR TERRORIST ACTS (ONE SHARED INDUSTRY AGGREGATE LIMIT), are deleted and replaced with the following:

LIMITATION OF COVERAGE FOR TERRORIST ACTS THAT ARE OUTSIDE THE SCOPE OF THE TERRORISM RISK INSURANCE ACT OF 2002

It is agreed that with respect to bodily injury, property damage, environmental damage or evacuation of the public caused by the nuclear energy hazard and arising out of a non-certified act(s) of terrorism:

1. the total aggregate liability of the companies shall be \$300,000,000 regardless of (i) the number of non-certified acts of terrorism affecting this or any other nuclear energy liability policy (Facility Form or Supplier's and Transporter's Form) or (ii) the number of nuclear energy liability policies (Facility Form or Supplier's and Transporter's Form) issued by the Nuclear Energy Liability Insurance Association under which coverage may be sought.
2. the limit of liability shown in Item 4 of the policy Declarations or as amended by endorsement to this policy is subject to the industry aggregate limitation described in paragraph 1 above.
3. the term "non-certified act(s) of terrorism" as used herein means a violent act or an act that is dangerous to human life, tangible or intangible property, or infrastructure that is committed by any individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not certified as a terrorist act pursuant to the Terrorism Risk Insurance Act of 2002.

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting
American Nuclear Insurers

Effective Date of
this Endorsement:

January 1, 2003
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0240**

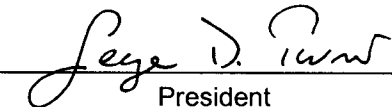
Issued to:

Virginia Electric & Power Company

Date of Issue:

March 15, 2004

For the subscribing companies

By  _____
President

Endorsement No.:

135

Countersigned by

 _____

NE-85a (7/23/03)

CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

**CHANGES IN SUBSCRIBING COMPANIES AND IN THEIR
PROPORTIONATE LIABILITY ENDORSEMENT
CALENDAR YEAR 2004**

1. It is agreed that with respect to bodily injury, property damage, environmental damage or evacuation of the public caused, during the effective period of this endorsement, by the nuclear energy hazard:
 - a. The word "companies" wherever used in the policy means the subscribing companies listed below.
 - b. The policy shall be binding on such companies only.
 - c. Each such company shall be liable for its proportion of any obligation assumed or expense incurred under the policy because of such bodily injury, property damage, environmental damage or evacuation of the public as designated below.

2. It is agreed that the effective period of this endorsement is from the beginning of the effective date of this endorsement stated below to the close of December 31, 2004 or to the time of the termination or cancellation of the policy, if sooner.

Continental Insurance Company	9.880404 %	
Employers Mutual Casualty Company	1.718331 %	
Federal Insurance Company	34.366622 %	
Greenwich Insurance Company	12.887484 %	
Motors Insurance Corporation	0.766376 %	
Nat'l Union Fire Ins Co of Pitts, PA	6.014159 %	
State Farm Mutual Automobile Insurance Company	17.183312 %	
Zurich American Insurance Company	<u>17.183312 %</u>	
Total	<u>100.000000 %</u>	NE-2004

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting, American Nuclear Insurers

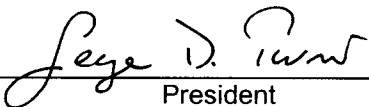
Effective Date of
this Endorsement: **January 1, 2004**
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0240**


Issued to: **Virginia Electric & Power Company**

Date of Issue: **March 26, 2004**

For the subscribing companies

By  _____
President

Endorsement No.: **136**

Countersigned by  _____

CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

ADDRESS OF NUCLEAR ENERGY LIABILITY
INSURANCE ASSOCIATION ENDORSEMENT

It is agreed that the address of the Nuclear Energy Liability Insurance Association appearing in the "Company Representation" condition of the policy is amended to read:

95 Glastonbury Boulevard
Glastonbury, CT 06033

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting, American Nuclear Insurers

Effective Date of
this Endorsement:

February 1, 2004
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0240**

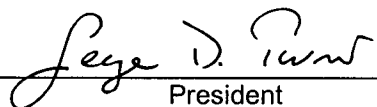
Issued to:

Virginia Electric & Power Company

Date of Issue:

March 26, 2004

For the subscribing companies

By  _____
President

Endorsement No.:

137

Countersigned by

 _____

CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

Endorsement Nos. 154 and 159, entitled "LIMITATION OF COVERAGE FOR TERRORIST ACTS (ONE SHARED INDUSTRY AGGREGATE LIMIT), are deleted and replaced with the following:

**LIMITATION OF COVERAGE FOR TERRORIST ACTS THAT ARE OUTSIDE THE
SCOPE OF THE TERRORISM RISK INSURANCE ACT OF 2002**

It is agreed that with respect to bodily injury, property damage, environmental damage or evacuation of the public caused by the nuclear energy hazard and arising out of a non-certified act(s) of terrorism:

1. the total aggregate liability of the companies shall be \$300,000,000 regardless of (i) the number of non-certified acts of terrorism affecting this or any other nuclear energy liability policy (Facility Form or Supplier's and Transporter's Form) or (ii) the number of nuclear energy liability policies (Facility Form or Supplier's and Transporter's Form) issued by the Nuclear Energy Liability Insurance Association under which coverage may be sought.
2. the limit of liability shown in Item 4 of the policy Declarations or as amended by endorsement to this policy is subject to the industry aggregate limitation described in paragraph 1 above.
3. the term "non-certified act(s) of terrorism" as used herein means a violent act or an act that is dangerous to human life, tangible or intangible property, or infrastructure that is committed by any individual or individuals and that appears to be part of an effort to coerce a civilian population or to influence the policy or affect the conduct of any government by coercion, and the act is not certified as a terrorist act pursuant to the Terrorism Risk Insurance Act of 2002.

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting
American Nuclear Insurers

Effective Date of
this Endorsement:

January 1, 2003
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0186**

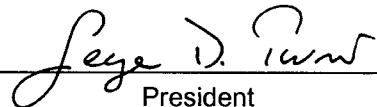
Issued to:

Virginia Electric & Power Company

Date of Issue:

March 15, 2004

For the subscribing companies

By  _____
President

Endorsement No.:

164

Countersigned by



NE-85a (7/23/03)

CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE

NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

CHANGES IN SUBSCRIBING COMPANIES AND IN THEIR PROPORTIONATE LIABILITY ENDORSEMENT CALENDAR YEAR 2004

1. It is agreed that with respect to bodily injury, property damage, environmental damage or evacuation of the public caused, during the effective period of this endorsement, by the nuclear energy hazard:
 - a. The word "companies" wherever used in the policy means the subscribing companies listed below.
 - b. The policy shall be binding on such companies only.
 - c. Each such company shall be liable for its proportion of any obligation assumed or expense incurred under the policy because of such bodily injury, property damage, environmental damage or evacuation of the public as designated below.

2. It is agreed that the effective period of this endorsement is from the beginning of the effective date of this endorsement stated below to the close of December 31, 2004 or to the time of the termination or cancellation of the policy, if sooner.

Continental Insurance Company	9.880404 %	
Employers Mutual Casualty Company	1.718331 %	
Federal Insurance Company	34.366622 %	
Greenwich Insurance Company	12.887484 %	
Motors Insurance Corporation	0.766376 %	
Nat'l Union Fire Ins Co of Pitts, PA	6.014159 %	
State Farm Mutual Automobile Insurance Company	17.183312 %	
Zurich American Insurance Company	<u>17.183312 %</u>	
Total	<u>100.000000 %</u>	NE-2004

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting, American Nuclear Insurers

Effective Date of
this Endorsement:

January 1, 2004
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0186**

Issued to:

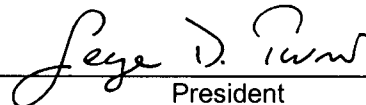
Virginia Electric & Power Company

Date of Issue:

March 26, 2004

For the subscribing companies

By



President

Endorsement No.:

165

Countersigned by



CERTIFIED COPY

NUCLEAR ENERGY LIABILITY INSURANCE
NUCLEAR ENERGY LIABILITY INSURANCE ASSOCIATION

ADDRESS OF NUCLEAR ENERGY LIABILITY
INSURANCE ASSOCIATION ENDORSEMENT

It is agreed that the address of the Nuclear Energy Liability Insurance Association appearing in the "Company Representation" condition of the policy is amended to read:

95 Glastonbury Boulevard
Glastonbury, CT 06033

This is to certify that this is a true copy of the original Endorsement having the endorsement number and being made part of the Nuclear Energy Liability Policy (Facility Form) as designated hereon. No insurance is afforded hereunder.



John L. Quattrocchi, Senior Vice President, Underwriting, American Nuclear Insurers

Effective Date of
this Endorsement:

February 1, 2004
(12:01 A.M. Standard Time)

To form a part of Policy No. **NF -0186**

Issued to:

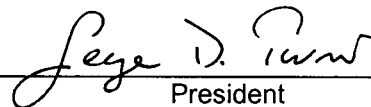
Virginia Electric & Power Company

Date of Issue:

March 26, 2004

For the subscribing companies

By



President

Endorsement No.:

166

Countersigned by



CERTIFIED COPY