

**SPORTS AND LEISURE PROGRAM
DIVISION SIX – COMMERCIAL GENERAL LIABILITY
EXCEPTION PAGE
VIRGINIA**

SECTION I – GENERAL RULES

43. Employee Benefits Liability Coverage

Paragraph **B.3.** is deleted in its entirety and replaced with the following:

B. Extended Reporting Period Option

3. We will determine the additional premium in accordance with our rules and rates. In doing so, we may take into account the following:
- a. The "employee benefit programs" insured;
 - b. Previous types and amounts of insurance;
 - c. Limits of insurance available under this endorsement for future payment of damages; and;
 - d. Other related factors.

The additional premium will not exceed 100% of the annual premium for this endorsement.

Paragraph **D.** is deleted in its entirety and replaced with the following:

D. Company Rates

Rates for Employee Benefits Liability Endorsement at Limits of \$1,000,000/\$2,000,000 *

Rate: \$.50 per employee

(LCMs do not apply)

Minimum Premiums	No. Employees
\$150.00	1-10
\$300.00	11-100
\$500.00	Over 100

Subject to \$1,000 Deductible

*Any use of Limits other than \$1,000,000/\$2,000,000 will be computed through the use of ISO increase limits factors filed for General Liability.