

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

**SECTION I – GENERAL RULES**

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**43. Employee Benefits Liability Coverage**

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Paragraphs **B.1.** & **B.3.** are deleted in their entirety and replaced with the following:

**B. Extended Reporting Period Option**

1. This option is available if the Employee Benefits Liability Coverage Endorsement is cancelled or not renewed by the company, or the company renews or replaces the endorsement with insurance that has a Retroactive Date later than the date shown in the Schedule of the endorsement or does not apply to a negligent act, error or omission on a claims-made basis. It provides for a three-year extension for the reporting of claims for negligent acts, errors or omissions that were first committed before the end of the policy period but not before the Retroactive Date, if any, shown in the endorsement's Schedule. The Named Insured must request this endorsement in writing within 60 days after the end of the policy period.
  
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 is 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.