

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

**SECTION I – GENERAL RULES**

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**43. Employee Benefits Liability Coverage**

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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.