

Employee Benefits Liability

Endorsement to Commercial General Liability Policy

Highlighted Features

- No deductible
- Prior Acts Coverage available
- Occurrence limit \$1 million and aggregate limits to \$3 million
- Claims-Made ISO Form (CG 04 35)

Coverage in Action

A nonprofit neglects to enroll its employee and her spouse in the group cancer policy, though the nonprofit was collecting premium from the employee's paycheck. This does not become evident until the employee's husband is diagnosed with cancer. The event triggers the Employee Benefits Liability coverage, and NIA is able to pay the benefits due under the cancer policy pursuant to the terms of our Employee Benefits Liability Coverage form.



The insurance policy, not this brochure, forms the contract between the insured and the insurance carrier. The policy may contain limits, exclusions, and limitations that are not disclosed in this brochure. Coverages may differ by state.

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