

COMMERCIAL UMBRELLA LIABILITY

EMPLOYEE BENEFITS EXCLUSION ENDORSEMENT

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold have special meaning as defined below or in the Form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Commercial Umbrella Liability Form and is subject to all terms, conditions, limitations and exclusions of such Form.

The following paragraph is added to 2. EXCLUSIONS under SECTION I – COVERAGE in the Commercial Umbrella Liability Form:

This insurance does not apply to:

2.29. Employee Benefits

Any claim for injury caused by any negligent act, error or omission in the administration of any employee benefits program.

All other terms and conditions of the Policy remain unchanged.