

**EMPLOYEE BENEFIT PLAN FOLLOW FORM ENDORSEMENT
[OCCURRENCE]**

Named Insured			Endorsement Number
Policy Symbol	Policy Number	Policy Period to	Effective Date of Endorsement
Issued By (Name of Insurance Company)			

Insert the policy number. The remainder of the information is to be completed only when this endorsement is issued subsequent to the preparation of the policy.

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement modifies insurance provided under the following:

COMMERCIAL UMBRELLA LIABILITY POLICY

Except insofar as coverage is available to you in the "underlying insurance" and for the full limits of liability shown therein, this insurance does not apply to liability arising out of any actual or alleged negligent act, error, omission, misstatement, misleading statement, neglect or breach of duty in the "administration" of any "employee benefit program(s)".

"Administration" includes but is not limited to performing any of the following functions for an "employee benefit program":

1. Counseling "employees" on your "employee benefit programs";
2. Interpreting your "employee benefit programs";
3. Handling records for your "employee benefit programs";
4. Effecting enrollment, termination or cancellation of employees under your "employee benefit programs";
5. Calculation of benefits, periods of service, and compensation credits for your "employee benefit programs";
6. Collection of contributions and application of contributions as provided in your "employee benefit programs";
7. Preparation of reports required by government agencies, or "employee" communication materials concerning your "employee benefit programs"; or
8. Processing of claims for your "employee benefit programs".

"Employee benefit program(s)" include but are not limited to group life insurance, group accident or health insurance, pension plans, stock subscription plans, travel, vacation or saving plans, profit sharing plans, social security benefits, unemployment insurance, workers' compensation and disability benefits insurance, and any other similar benefit program.

Authorized Agent