



Hibbs-Hallmark & Company

Newsletter

Hibbs-Hallmark & Company wants to help you start the new year by educating you on the different types of insurance protection available. In this article you will learn about Employee Benefits Liability coverage. Read on to find out how to be properly covered.

Healthcare Changes & Your Liability... What Business Owners Need to Know

The insurance industry has changed in so many ways over the past year including major reform in healthcare insurance. The healthcare reform bill is over 1,000 pages in length and even if you had time to read it, would you really understand what it says?

What should business owners do to protect themselves against mistakes made when administering the ever changing landscape of Healthcare? For starters ask your agent to endorse your general liability policy to **include employee benefits liability coverage**. The coverage is **inexpensive** and adds vital protection that the basic general liability policy does not provide. In particular, the endorsement helps protect against oversight and errors the business owner makes while administering the employee benefits program. That includes administration of healthcare, life insurance, retirement benefits, and even extends to cover the administration of workers compensation, social security, sick leave, maternity leave, and life insurance. An example of this would be an employer not providing the employee with the appropriate COBRA information following termination that results in the ex-employee losing benefits. Another example would be a clerical error that resulted in the failure to add an employee to the company health insurance that resulted in an unpaid claim.

The cost of the endorsement is minimal and you will have peace of mind knowing your business is protected. **Please...Remind your agent to add Employee Benefits Liability coverage to your general liability policy!**

Please contact your Hibbs-Hallmark & Company account representative for more information about Employee Benefits Liability coverage.

Sincerely,
Christian Merritt, CIC, CISR
Assistant Vice President

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