



This document is to be used as a reference to assist with the completion of the Workers Compensation / Employer Liability Proposal Form. Coverage is subject to actual policy terms and conditions as issued, and the information in this Prospectus does not modify any policy cover in any manner. Coverage is not binding until the Insurer has agreed in writing.

LEGAL LIABILITIES TO EMPLOYEES

Coverage is provided in two sections:

- a) Workers Compensation – if the Employee is injured on the job. Coverage includes salary replacement, medical expenses and other defined benefits. Please note that all coverage and benefits are payable in accordance with the *Bermuda Workers Compensation Act* and Amendments thereafter.
- b) Employer Liability – should the named insured be held legally liable for an injury or illness of an Employee. Coverage also includes agreed defence costs and expenses incurred, subject to the overall limit. Limits of liability are \$2,500,000 any one occurrence and \$5,000,000 any one policy period.

Annual premiums are based on the number of employees, occupation type and annual salaries and wages.

Please note that the above is only a summary of cover. If the cover or limits do not meet your requirements, please contact us, so that we may discuss and arrange the coverage needed.

ADDITIONAL BUSINESS PRODUCTS AVAILABLE THROUGH FREISENBRUCH-MEYER GROUP:

- Business Package – Contents, Business Interruption, Public Liability etc.
- Business Travel
- Commercial Vehicle
- Commercial Marine
- Retirement / Pension
- Plans
- Health
- Key Man & Life Insurance
- Directors & Officers
- Errors & Omissions

As each business is unique, our team members would be happy to meet with you to discuss your individual business and if there are any other products available to suit your needs.