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**EMPLOYERS LIABILITY COVERAGE ENDORSEMENT  
INSTRUCTION SHEET**

1. This endorsement is to be used to provide employers liability insurance where the policy does not provide workers compensation insurance.
2. The states are to be listed in the Schedule.
3. This endorsement may only be used if: (1) all employees are excluded from the workers compensation act or all employees have elected not to be subject to the act; and (2) there is no state law or regulation making use of this endorsement illegal. (See the ***North Carolina Basic Manual for Workers Compensation and Employers Liability***)