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**WORKERS COMPENSATION AND EMPLOYERS LIABILITY INSURANCE POLICY  
INSTRUCTION SHEET**

**Note:**

1. This endorsement is the workers compensation and employers liability policy.
2. In return for the payment of premium, this endorsement is a contract of insurance between the employer and insurer at its effective date listed on the Information Page and all endorsements and schedules.
3. The only agreements relating to this insurance are stated in this policy and can only be changed or waived by endorsement issued by the insurer to be part of this policy.