

Comprehensive General Liability Agreement for Employees

1. Introduction

This Comprehensive General Liability Agreement (the "Agreement") is entered into by and between the Employer and the Employee (collectively referred to as the "Parties"). The purpose of this document is to define and outline the parties' obligations, rights, and liabilities concerning workplace activities, incidents, and claims arising in the course of employment.

2. Scope of Coverage

The Employee is covered under the Employer's general liability policy for claims, damages, or injuries caused by acts or omissions performed within the legitimate scope of their employment, subject to the terms and exclusions specified in the organization's insurance policy.

3. Employee Responsibilities

- Perform duties in accordance with company policies, procedures, and training.
- Immediately report any workplace incidents, accidents, or potential claims to the Employer or supervisor.
- Cooperate fully with all investigations and proceedings related to liability claims.
- Refrain from engaging in willful misconduct, negligence, or illegal acts during employment.

4. Employer Responsibilities

- Maintain appropriate liability insurance coverage for all employees.
- Investigate and process claims in a timely and compliant manner.
- Provide necessary information, assistance, and legal defense (where applicable) to employees facing covered claims.

5. Exclusions and Limitations

- Coverage does not extend to acts committed outside the scope of employment.
- No coverage is provided for criminal acts, intentional wrongdoing, or gross negligence by the employee.
- Personal injury or property damage to the employee is generally excluded from coverage.
- Subject to all conditions, limits, and exclusions set forth in the applicable insurance policy.

6. Termination of Coverage

Coverage under this Agreement terminates upon end of employment or as otherwise specified by the Employer's insurance carrier. Claims arising after the date of termination may not be eligible for coverage.

7. Acknowledgment

By signing below, the Employee acknowledges reading, understanding, and agreeing to the terms outlined in this Comprehensive General Liability Agreement.

Employee Name & Signature

Employer Representative & Signature

Date: _____

Important Notes:

- This document is a sample and may require legal customization.
- The scope of liability insurance may vary; review the actual policy details.
- Not all incidents or claims may be covered under general liability.
- Employees should clarify any uncertainties with HR or legal counsel.
- Always obtain signatures to acknowledge understanding and agreement.