

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONTRACTORS LIMITATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is agreed that the following exclusion is added to paragraph **2., Exclusions of SECTION I - COVERAGES:**

This insurance does not apply to “bodily injury” or “property damage” arising out of work or operations performed on your behalf by independent contractors including, but not limited to products they sold, handled, and/or distributed as well as any completed operations performed by independent contractors on your behalf.

This exclusion does not apply if:

- (1) You have obtained a written fully executed agreement holding you harmless for all liabilities incurred by the independent contractor as the result of the work performed for you by others provided the “bodily injury” or “property damage” occurs subsequent to the execution of the agreement. This agreement must be in the form of a subcontract agreement approved by the carrier. You or your independent contractor shall not make any changes to any items in the Indemnity Section, Insurance Section, and the Meditation of Disputes & Arbitration of Disputes Section without prior written approval from us; and
- (2) You have obtained a certificate of insurance indicating that the independent contractor maintains Commercial General Liability with coverage not less than:
 - \$ 1,000,000 each occurrence
 - \$ 2,000,000 general aggregate
 - \$ 2,000,000 products and completed operations aggregate

And the independent contractor has furnished you with a certificate of insurance and a copy of the endorsement which names you an additional insured on the independent contractor’s Commercial General Liability, from an Insurance Carrier with an AM Best rating of A- VII or better.

It is agreed that the following paragraph is added after paragraph **b. (2) of 4. Other Insurance** under **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**

Any other valid and collectible insurance available to you covering your liability for damages arising out of work or operations performed by you, or on your behalf by independent contractors.