

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

**EXCLUSION – INJURY TO INDEPENDENT CONTRACTORS
AND EMPLOYEES OF INDEPENDENT CONTRACTORS**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following is added to **SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, Paragraph 2. **Exclusions:**

Injury To Independent Contractors and Employees of Independent Contractors

“Bodily injury” to any independent contractor and/or any “employee” of any independent contractor working for you or on your behalf, unless such independent contractor has a Workers Compensation Policy, Employee Accident Policy or Non-Subscriber Legal Liability Policy in force to cover such “employee” injuries.

This exclusion applies:

- (1) Whether the insured may be liable as an employer or in any other capacity;
- (2) To any obligation to share damages with or repay someone else who must pay damages of the injury; or
- (3) To liability assumed by the insured under an “insured contract”.

All other terms and conditions under the policy remain unchanged.