

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**  
**INDEPENDENT CONTRACTORS VARIABLE LIMIT ENDORSEMENT**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

The following is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**:

The insured will obtain certificates of insurance from all independent contractors providing evidence of:

1. Limits of liability equal to the limits of this policy, or minimum limits of liability equal to the following:
  - \$                      Each Occurrence Limit
  - \$                      General Aggregate Limit
2. Coverage of at least equal to the coverage provided by this policy.

Failure to comply with this condition does not alter coverage provided by this policy. However, should the insured fail to comply, for the sole purpose of computing rates and premium, independent contractors will be considered “employees” of the insured and a rate of \$                      per \$1,000 for the entire cost of work sublet to that uninsured independent contractor will be used as the premium base for the additional charge.

All other terms and conditions under the policy remain unchanged.