

(The attaching clause need be completed only when this endorsement is issued subsequent to preparation of the policy.)

This endorsement, effective _____ **at 12:01 a.m. standard time, forms a part of**

Policy #:

Issued to:

By:

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

This insurance does not apply to bodily injury to any independent contractor and/or any employee of an independent contractor contracted by 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.

Countersignature

Speelman