

This Endorsement Changes The Policy. Please Read It Carefully.

EXCLUSION – INJURY TO CONTRACTED PERSONS AND OTHER WORKERS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Injury to Contracted Persons and Other Workers

1. SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, item e. Employer's Liability is deleted.
2. SECTION I – COVERAGES, COVERAGE C MEDICAL PAYMENTS, 2. Exclusions, item a. Any Insured is deleted and replaced by the following:
 - a. **Any Insured**
To any insured.
3. The following is added as an item to SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions; COVERAGE B PERSONAL AND ADVERTISING INJURY LIABILITY, 2. Exclusions; and COVERAGE C MEDICAL PAYMENTS, 2 Exclusions:
 - a. "Bodily injury", "personal and advertising injury" or medical expenses to:
 - (1) "Employees", "contractors", "volunteer workers", or "temporary workers" of any insured; or
 - (2) "Employees", "contractors", "volunteer workers", or "temporary workers" of any insured's "contractor", arising out of and in the course of:
 - (a) Employment by any insured; or
 - (b) Directly or indirectly performing duties related to the conduct of any insured's business; or
 - (3) Any person who is performing any work or providing any service for or on behalf of any insured or "contractor" of any insured, whether on a paid or volunteer basis, including non-"employee" laborers; or
 - (4) Any person who is an "employee", "contractor", "temporary worker", or "volunteer worker" of any "contractor" or other entity that is contracted with:
 - (a) You or with any insured for services; or
 - (b) Others on your behalf for services.
 - (5) Any family member, domestic partner or dependent of any person described in Paragraph A.3.a.(1) through A.3.a.(4) above.
 - b. This exclusion applies:
 - (1) Regardless of where the:
 - (a) Services are performed; or
 - (b) "Bodily injury" occurs;
 - (2) Whether any insured may be liable as an employer or in any other capacity;
 - (3) To any obligation to defend, indemnify, share damages with or repay someone else who must pay damages or incurs expenses because of the injury; and
 - (4) To liability assumed by the insured under an "insured contract".

Policy No.:

4. For the purposes of this endorsement only, SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS, 7. Separation Of Insureds, is deleted and replaced by the following:

7. Separation of Named Insureds

Except with respect to the Limits of Insurance, and any rights or duties specifically assigned in this Coverage Part to the first Named Insured, this insurance applies as if each Named Insured were the only Named Insured.

- B. The following definition is added to SECTION V - DEFINITIONS:

“Contractor” shall include contractors, subcontractors, independent contractors, and non-“employee” laborers other than “temporary workers” and “volunteer workers”.

All other terms and conditions of this policy remain unchanged.

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