

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

CONTRACTORS LIMITATION

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART
COMMERCIAL LIABILITY UMBRELLA COVERAGE PART

- A. The following exclusion is added to paragraph 2., Exclusions of COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY (Section I – Coverages):

This insurance does not apply to "bodily injury" or "property damage" arising out of work or operations performed for you or on your behalf by independent contractors.

This exclusion does not apply if:

1. a. You have endeavored to obtain a written agreement holding you harmless for all liabilities incurred by the independent contractor; and
- b. You have endeavored to obtain a certificate of insurance indicating that the independent contractor maintains Commercial General Liability insurance with coverage not less than the coverage provided by this policy, and limits of

\$ 1,000,000.00 each occurrence,

and

\$ 1,000,000.00 Products and Completed Operations Aggregate

and the independent contractor has furnished you with the certificate of insurance and a copy of the endorsement which names you an additional insured on the independent contractor's Commercial General Liability policy for work or operations performed by the independent contractor for you or on your behalf; and

2. You have endeavored through a contractual agreement to require that the independent contractor's insurance is maintained without interruption from the date of the beginning of the independent contractor's work for you until the date your contract with the independent contractor requires such coverage to be maintained.

- B. The following is added to paragraph b. of Condition 4. Other Insurance (Section IV – Commercial General Liability Conditions) and added to paragraph b. of Condition 5. Other Insurance (Section IV – Commercial Liability Umbrella Conditions):

This insurance is excess over any other valid and collectible insurance available to you covering liability for damages arising out of work or operations performed for you or on your behalf by independent contractors.