

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

## THIRD-PARTY-OVER ACTION EXCLUSION

This endorsement modifies insurance provided under the following:

### COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. Exclusion e. under Paragraph 2., **Exclusions of Section I - Coverage A – Bodily Injury And Property Damage Liability** is replaced by the following:

#### 2. Exclusions

This insurance does not apply to:

##### e. Employer's Liability

**Bodily injury, personal injury, or advertising injury to:**

- (1) An employee of any **insured** arising out of and in the course of employment, whether any other **insured** may be liable for such **bodily injury, personal injury or advertising injury**;  
or
- (2) The spouse, child, parent, brother or sister of that employee as a consequence of (1) above.

This exclusion applies:

- (1) Whether an 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 because of the injury; and
- (3) To any **insured** against whom a **claim** is made or **suit** is brought for such **bodily injury, personal injury or advertising injury**, whether by or on behalf of an employee of that **insured** or any other **insured**.

For the purpose of this exclusion the term "employee" includes loaned, rented, leased or temporary employees, as well as persons who qualify as borrowed servants or employees or persons who are or may be deemed employees of any **insured** under the doctrines of borrowed servant, borrowed employee, respondeat superior or any similar doctrine, or for whom any **insured** may be held liable as an employer.