



THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

INDEPENDENT CONTRACTORS VARIABLE ENDORSEMENT

This endorsement modifies the coverage provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

SCHEDULE

Limits Of Insurance

General Aggregate Limit	\$500,000
Products/Completed Operations Aggregate Limit	\$500,000
Each Occurrence Limit	\$500,000

The following condition is added to Section **IV** – Conditions:

Maintenance Of Coverage

1. You will obtain Certificates Of Insurance for the “necessary time period” from all independent contractors providing evidence of:
 - a. Limits of insurance at least equal to the limits designated in the Schedule above; and
 - b. Coverage at least equal to the coverage provided by this Coverage Part.
2. “Necessary time period” means the period of time during which an independent contractor is performing work or operations on your behalf.
3. Failure to comply with this condition does not alter coverage provided by this Coverage Part. However, should you fail to comply, Independent Contractors will be considered your “employees” for the sole purpose of computing rates and premium, and a charge will be made accordingly. The entire cost of the work sublet will be used as the premium base for the work performed.