

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

WORK DONE ON YOUR BEHALF BY UNINSURED OR UNDERINSURED SUBCONTRACTORS (NEW YORK)

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

It is agreed that this policy is amended as follows:

Solely with respect to operations or work performed in the State of New York, SECTION I – COVERAGES, COVERAGE A BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions is amended to include the following additional exclusion:

This insurance does not apply to:

Work Done On Your Behalf By Uninsured or Underinsured Subcontractors

Any claim, "suit", demand or loss that alleges "bodily injury" to any "worker" that in any way, in whole or in part, arises out of, relates to or results from operations or work performed on your behalf by a subcontractor, unless such subcontractor:

(1) Has in force at the time of such injury or damage a Commercial General Liability insurance policy and an Excess Liability insurance policy that:

(a) names you as an additional insured and such insurance afforded you will be primary to, and non-contributory with, any other insurance available to you;

(b) provides limits of liability equal to or greater than:

Commercial General Liability Limits:

General Aggregate Limit (Per Project)	\$2,000,000,
Products Completed Operations Aggregate Limit	\$2,000,000,
Each Occurrence Limit	\$1,000,000,
Personal & Advertising Injury Limit	\$1,000,000, and

Excess Liability Limits:

Each Occurrence Limit	\$1,000,000, and
Aggregate Limit (Per Project)	\$1,000,000; and

(c) covers such claim, "suit", demand or loss; and

(2) Has agreed in writing to defend, indemnify and hold harmless the Named Insured and any other insured under the policy for any claim or "suit" for "bodily injury" to any "worker" arising out of the work performed by such subcontractor.

Solely with respect to this endorsement, **SECTION V – DEFINITIONS** is amended to include the following additional definition:

“Worker” means any “employee”, “temporary worker”, casual laborer, borrowed employee, borrowed servant or subcontractor that performs work, whether directly or indirectly, for any of your subcontractors.