

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.  
EXCLUSION - ACTION OVER - NEW YORK**

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART  
PRODUCTS/COMPLETED OPERATIONS LIABILITY COVERAGE PART

- A. Solely with respect to all work or that part of any work performed within the state of New York, **SECTION I - COVERAGES, COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY**, paragraph 2. **Exclusions, e. Employer's Liability** and **SECTION I - COVERAGES, PRODUCTS/COMPLETED OPERATIONS, BODILY INJURY AND PROPERTY DAMAGE LIABILITY, 2. Exclusions, e. Employer's Liability** are deleted and replaced with the following:

This insurance does not apply to:

**e. Employer's Liability**

"Bodily injury" to:

- (1) An "employee" or "temporary worker" of any insured arising out of and in the course of:
  - (a) Employment by any insured; or
  - (b) Performing duties related to the conduct of any insured's business;
- (2) A fellow "employee" or "temporary worker" of any insured arising out of and in the course of such employment when the insured is an "executive officer" of such employer;
- (3) The spouse, child, parent, brother or sister of that "employee" or "temporary worker" as a consequence of Paragraph (1) above;
- (4) Any "employee" or "temporary worker" of any contractor or subcontractor working directly or indirectly on any insured's behalf; or
- (5) The spouse, child, parent, brother or sister of any contractor or subcontractor or any of their "employees" or "temporary workers" as a consequence of Paragraph (4) 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 reimburse someone else who must pay damages because of the injury; or
- (3) To any liability assumed under any contract or agreement.

- B. As used in this endorsement, the definition of "temporary worker" within the **DEFINITIONS** section of this policy is deleted and replaced with the following:

"Temporary worker" means any person who is:

- a. Furnished to you to substitute for a permanent "employee";
- b. A short-term worker; or
- c. Not an "employee" or "volunteer worker".

ALL OTHER TERMS AND CONDITIONS OF THE POLICY REMAIN UNCHANGED.