HISCOX

Hiscox Insurance Company Inc.

Policy Number:
Named Insured:
Endorsement Number:
Endorsement Effective:

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

SUBCONTRACTOR INSURANCE REQUIREMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE PART

A. **Section IV – Commercial General Liability Conditions**, Paragraph **4. Other Insurance**, subparagraph **b. Excess Insurance** is amended to include the following:

(c) This policy is also excess over any General Liability Insurance policy required under Paragraph **SC**. **Subcontractor Insurance Requirement and Sublimit** in **Section IV – Commercial General Liability Conditions**.

B. For purposes of this endorsement only, **Section IV – Commercial General Liability Conditions** is amended to include:

SC. Subcontractor Insurance Requirement and Sublimit

As a condition precedent to coverage under this policy, you must require that all subcontractors working for you or on your behalf maintain at all times during the policy period a General Liability insurance policy providing coverage on an occurrence basis with limits of liability equal to or greater than the limits of liability provided by this policy (including any applicable per location or per project limits of liability). All such policies must name you as an additional insured.

In addition, you must request and receive written hold harmless agreements from all such subcontractors requiring them to defend you for any claim for "bodily injury," "property damage," and/or "personal and advertising injury" arising out of the work performed by the subcontractor.

You must retain documentation of such insurance and agreements for a minimum of three (3) years from the expiration date of this policy.

If all of the conditions of the subcontractor insurance requirement are not met or you fail to provide proof of compliance with such conditions at the time of an "occurrence" or offense involving the work performed by a subcontractor for or on behalf of the insured, a sublimit of $50,000 per claim and $100,000 in the aggregate is the most we will pay for any claim for "bodily injury," "property damage," and/or "personal and advertising injury" arising out of the work performed by the subcontractor.

SPECIMEN

Includes copyrighted material of Insurance Services Office, Inc., with its permission.