

OWNERS', LANDLORDS' & TENANTS' LIABILITY COVERAGE

EMPLOYERS LIABILITY AND CONTINGENT EMPLOYERS LIABILITY EXCLUSION

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases in bold font have special meaning as defined below or in the form to which this Endorsement is attached.

The titles of sections or paragraphs listed below should not be considered for purposes of interpreting the intent of this Form; these titles have only been inserted for ease of reading.

This Endorsement is attached to the Owners', Landlords' & Tenants' Liability Form and is subject to all terms, conditions, limitations and exclusions of such Form.

Exclusion 2.3. Workers' Compensation and Similar Laws under **SECTION I - COVERAGES, COVERAGE A – BODILY INJURY AND PROPERTY DAMAGE LIABILITY** of the Owners', Landlords' & Tenants' Liability Form, is deleted and replaced by the following:

This insurance does not apply to:

2.3. Workers' Compensation and Similar Laws

2.3.1. Any obligation of the Insured under a workers' compensation, disability benefits or unemployment or employment compensation law or similar law;

2.3.2. **Bodily injury** to any **employees** of the Insured while engaged in the business operations of the Insured.

This exclusion applies to any operations or locations in the United States of America, its territories or its possessions; or to any **bodily injury** occurring in the United States of America, its territories or its possessions.

All other terms and conditions of the Policy remain unchanged.