

CRIME COVERAGE

EMPLOYEE DEFINITION EXTENSION – INDEPENDENT CONTRACTORS

This Endorsement Changes the Policy. Please Read It Carefully.

Certain words and phrases that appear in bold 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 Crime 1.0 or Crime 2.0 Form and is subject to all terms, conditions, limitations and exclusions of such Form.

The Coverages provided under the Crime Form are extended to cover independent contractors providing services to the Insured. Consequently, Paragraph 8. **Employee**, provided under the DEFINITIONS Section of the Crime Form, is deleted and replaced by the following:

8. Employee means:

8.1. Any natural person:

8.1.1. While in the Insured's service and for the first thirty (30) days immediately after termination of service, unless such termination is due to any **fraudulent or dishonest** acts committed by such natural person;

8.1.2. Who the Insured compensates directly by salary, wages or commissions; and

8.1.3. Who the Insured has the right to direct and control while performing services for the Insured;

8.2. Any natural person who is furnished temporarily to the Insured:

8.2.1. To substitute for a permanent **employee**, as defined in Paragraph 8.1. who is on leave; or

8.2.2. To meet seasonal or short-term workload conditions;

Who the Insured compensates directly by salary, wages or commissions and while that person is subject to the Insured's direction and control and performing services for the Insured;

8.3. Any natural person whose services are leased to the Insured under a written agreement between the Insured and a labor leasing firm, to perform duties related to the conduct of the Insured's business, but excluding any temporary **employee** defined in Paragraph 8.2. above; or

8.4. Any natural person who is a former **employee** retained by the Insured as a consultant while performing services for the Insured;

Employee does not mean:

8.5. Any volunteer, agent, broker, factor, commission merchant, consignee, or representative of the same general character not specified in this Paragraph 8. above;

8.6. Any director or trustee, except while performing acts coming within the scope of the usual duties of an **employee**.

All other terms and conditions of the Policy remain unchanged.