ADDITIONAL *INSURED* – CONTRACTUAL OBLIGATION WITH *YOU* (CONTRACTORS)

Refer to Supplemental Declarations if information is not shown on this form.

***We* provide coverage under this Owners, Lessees Or Contractors**

This endorsement is subject to the ***terms*** contained in the General Liability Coverage ***your*** policy.

DEFINITION

DEFINITIONS

The following definition applies to this policy form:

1. ***Insured***-The definition of ***insured*** in the General Liability Coverage is amended to include any person(s) or organization(s) for whom ***you*** are performing operations under contract and for whom when ***you*** are contractually obligated to furnish additional ***insured*** coverage, for such person(s) or organization(s). Such person(s) or organization(s) are an additional ***insured*** only for liability caused, in whole or in part, by ***your*** acts or omissions or the acts or omissions of those acting on ***your*** behalf with respect to the performance of ***your*** ongoing operations for such additional ***insured***.

This endorsement covers only liability arising out of ***your work*** involving ongoing operations performed for the additional ***insured(s)*** and is limited to vicarious liability arising from the hazards covered by this policy. ***We*** do not provide coverage for any liability arising out of any acts or omissions of any additional ***insured(s)***, their employees or any other person or organization with which the additional ***insured(s)*** has/have a contract or other relationship.
Coverage under this endorsement ceases on expiration of the policy or on completion of ***your*** operations for that ***insured***.

However, such insurance provided to the additional ***insured***:

a. Shall only be as broad as what is permitted by law; and
b. If required by contract or agreement, shall only be as broad as what is required in the contract or agreement.

WHAT *WE* DO NOT PAY FOR

This These additional exclusions apply to the insurance does afforded to the additional ***insured*** described above.

1. ***We*** do not apply to ***bodily*** pay for:
   a. ***Bodily injury***, or ***property damage*** that occurs after the completion of ***your*** operations and ***your work*** for the additional ***insured***. ***Your work*** is completed at the earliest of the following times:
      1) When all work specified in ***your*** contract has been done;
      2) When all work to be done at a job site has been completed if ***your*** contract includes work at more than one site; or
      3) When ***your work*** at a job site has been put to its intended use by a person or organization other than another contractor or subcontractor working on the same job site.

      Work which requires further service, maintenance, correction, repair or replacement because of a defect or deficiency, but which is otherwise complete, will be considered completed.
   b. ***Bodily injury*** or ***property damage***, and when applicable to ***your*** policy, ***personal injury*** or ***advertisers*** ***and advertising injury***, arising from out of the rendering or failure to render professional architectural, engineering or land surveying services by any ***insured(s)***. This includes services such as preparing or failing to prepare maps, surveys, opinions, work orders, drawings, models and specifications as well as supervisory, oversight, management and other professional services.

      This exclusion applies even if the claims against any ***insured*** allege negligence or other wrongdoing in the supervision, hiring, employment, training or monitoring of other persons by an ***insured***.

HOW MUCH *WE* PAY FOR LOSS OR CLAIM

The following provision is added to the How Much ***We*** Pay For Loss Or Claim section in the General Liability Coverage.

1. If such insurance provided to the additional ***insured*** is required by contract or agreement, the most ***we*** will pay on behalf of such additional ***insured*** is the lesser of the:

©2020 URB®

a. Amount of insurance required by contract or agreement; or
b. Applicable limit of liability shown in the Declarations.

This endorsement does not increase the applicable limits of liability shown in the Declarations.

All other ***terms*** and conditions remain unchanged.

©2020 URB®