



**AVEMCO**  
*Insurance Company*

ENDORSEMENT NO. \_\_\_\_\_

ATTACHED TO AND FORMING A PART OF POLICY NUMBER	ENDORSEMENT EFFECTIVE (Standard Time)					INSURED	AGENCY AND CODE
	MO.	DAY	YR.	12:01 A.M.	NOON		

**COVERAGE FOR INDEPENDENT CONTRACTORS**

In consideration of the payment of the premium, it is understood and agreed that Section VIII. Definitions, (D.) is deleted and replaced with the following:

“**Employee**” means an individual whose labor or service is engaged by and directed by the “**Insured**” for remuneration, including directors and officers. This includes part-time, seasonal, and temporary “**Employee(s)**”. “**Leased Workers**” are also included in the definition of “**Employees**”; provided that 1) all “**Leased Workers**” are under the supervision of the “**Insured**” and 2) “**Leased Workers**” do not constitute more than 20% of the “**Insured’s**” workforce. Independent contractors retained by an “**Insured**” organization will also be deemed “**Employee(s)**” but only with respect to conduct within the scope of their written contract with the “**Insured**” and in furtherance of the “**Insured**” organization’s business.

**ALL OTHER TERMS AND CONDITIONS OF THIS POLICY REMAIN UNCHANGED**

\_\_\_\_\_  
 AUTHORIZED REPRESENTATIVE

\_\_\_\_\_  
 DATE