

**INDEPENDENT CONTRACTORS WARRANTY**

IT IS AGREED THAT SUCH COVERAGE AS IS AFFORDED BY THE POLICY TO WHICH THIS ENDORSEMENT IS ATTACHED SHALL NOT APPLY TO OCCURRENCES ARISING OUT OF OPERATIONS PERFORMED BY INDEPENDENT CONTRACTORS UNLESS SUCH INDEPENDENT CONTRACTORS HAVE IN FORCE AT THE TIME OF SUCH OCCURRENCE INSURANCE OF THE TYPE DESCRIBED IN THE SCHEDULE BELOW AND THE LIMITS OF LIABILITY FOR SUCH INSURANCE ARE EQUAL TO OR GREATER THAN THOSE SHOWN IN THE SCHEDULE.

**COVERAGE**

**LIMITS OF LIABILITY**

COMMERCIAL GENERAL LIABILITY

1,000,000

CSL BODILY INJURY  
AND/OR PROPERTY  
DAMAGE EACH  
OCCURRENCE AND  
ANNUAL AGGREGATE  
WHERE APPLICABLE

SUBJECT TO THE FOREGOING, THE COVERAGE AFFORDED BY THIS POLICY WILL ONLY APPLY IN EXCESS OF THE UNDERLYING INSURANCE STATED IN THE SCHEDULE OF UNDERLYING INSURANCE OF THE DECLARATIONS PAGE OF THIS POLICY, AND THEN ONLY FOR SUCH HAZARDS FOR WHICH COVERAGE IS AFFORDED UNDER SAID UNDERLYING INSURANCE.

ALL OTHER TERMS AND CONDITIONS REMAIN UNCHANGED.

ATTACHED TO AND FORMING PART OF: ~~~~~

ISSUED TO: ~~~~~

TOPA INSURANCE COMPANY

EFFECTIVE: ~~~~~

BY *Larry Esposito*