



ADDITIONAL *INSURED-EMPLOYEES* (Direct Liability)

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

We provide coverage under this endorsement subject to the *terms* contained in the Liability coverage.

DEFINITION

The following additional *insured* is added to the definition of *insured* in the Liability coverage:

Any *employee* of the named *insured* while acting within the scope of his/her duties as an *employee*. The insurance afforded under this endorsement to the additional *insured employee* DOES NOT APPLY:

1. to *bodily injury* to:
 - a. another *employee* of the named *insured* arising out of or in the course of his/her employment; or
 - b. the named *insured* or any director, officer, partner, or other principal if the named *insured* is a partnership, joint venture, corporation, limited liability company or similar entity.
2. to *property damage* to property owned, occupied, used by, rented to, or in which care, custody or control is being exercised for any purpose by:
 - a. another *employee* of the named *insured*; or
 - b. the named *insured* or any director, officer, partner, or other principal if the named *insured* is a partnership, joint venture, corporation, limited liability company or similar entity.

All other *terms* and conditions remain unchanged.