ALTERNATE EMPLOYER ENDORSEMENT (EXCLUDING EMPLOYERS LIABILITY COVERAGE) INSTRUCTION SHEET

- 1. This endorsement may be used when the insured named in Item 1 of the Information Page has agreed to provide insurance against workers compensation claims made by employees of the insured against a special or temporary employer named in the endorsement Schedule.
- 2. This endorsement may be used only if the state of temporary or special employment is a state shown in Item 3.A. of the Information Page.
- 3. If the insured is in the business of providing temporary workers for others, the insurer may show the alternate employers in the Schedule by the words "all" or "any."
- 4. Three uses of this endorsement are illustrated here:
 - a. Use this endorsement if the policy is issued to a contractor (the insured) who is required by an oil company (as alternate or special employer) to provide workers compensation insurance to protect the oil company from claims brought by the contractor's employees.
 - b. Use this endorsement if the policy is issued to a business that operates and manages property for others (the insured) who is required by the property owner (the alternate employer) to provide this insurance to protect the owner from claims brought by employees of the operator/manager.
 - c. Use this endorsement if the policy is issued to a supplier of temporary office help (the insured) who is required by its customer (the user of the temporary office help—the alternate employer) to provide this insurance to protect the customer from claims brought by the insured's employees against the alternate employer.
- 5. Show an appropriate entry to item 3 to limit the endorsement to apply only to specific jobs to contracts of the insured.
- 6. The Employers Liability Coverage is excluded for the Alternate Employer.