

THIS ENDORSEMENT CHANGES YOUR POLICY. PLEASE READ IT CAREFULLY.

INDIANA PERSONAL UMBRELLA ENDORSEMENT

With respect to coverage provided by this endorsement, the provisions of the policy apply unless modified by the endorsement.

PERSONAL UMBRELLA COVERAGE

DAMAGES WE DO NOT COVER

25. Workers' Compensation Or Disability is deleted and replaced by the following:

25. Workers' Compensation Or Disability

We do not cover any *damages* or benefits an *insured person* is legally required to provide or voluntarily provides under any:

- a. Workers' compensation law;
- b. Unemployment compensation;
- c. Disability benefits;
- d. Occupational disease law;
- e. Jones Act or General Maritime Law; or
- f. Other similar laws.

This exclusion **25.** also applies to *damages* to any person eligible to receive any benefits required to be provided by an *insured person* under the Indiana Workers' Compensation statutes arising out of the failure of the *insured person* to exact from a contractor or subcontractor a certificate from the workers' compensation board showing that the contractor or subcontractor has complied with the applicable workers' compensation insurance requirements.