

DESCRIPTIONS (Continued from Page 1)

when there is a written contract or written agreement between the named insured and the certificate holder that requires such status, and only with regards to the work performed by or on behalf of the named insured. The General Liability policy contain a special endorsement with Primary & Non Contributory wording. Umbrella is follow form over the General Liability & Automobile policies only. Waiver of Subrogation is included under the Worker's Compensation as required by written contract and where allowable by law.