

**MASSACHUSETTS EXCLUSION OF COVERAGE FOR LEASED EMPLOYEES ENDORSEMENT (LABOR CONTRACTORS)**

This endorsement excludes coverage for those of your workers who are leased to a client company under an "employee leasing arrangement" as defined in Massachusetts Regulation 211 CMR 111.00 or under a "professional employer agreement" as defined in Massachusetts Regulation 454 CMR 30.00.

This endorsement provides coverage for those of your workers who are not leased to a client company under an employee leasing arrangement or a professional employer agreement.

This endorsement provides coverage for the insured labor contractor's own staff and any workers provided on a temporary basis during seasonal or unusual conditions, including by way of example and without limitation:

- To cover employee absences or leaves from which the permanent employee will return to work, such as maternity leave, vacation, or jury duty.
- To fill temporary skill shortages for a specified period of time.
- To temporarily staff for seasonal workload for a specified period of time.
- To staff a special assignment or project for a specified period of time where the employee(s) will be terminated or reassigned upon completion.
- To cover temp-to-hire or probationary hiring situations.

If, at any time, you enter into an employee leasing arrangement or a professional employer organization agreement in which you have been allocated the responsibility of providing workers' compensation insurance for the leased workers, then it is your responsibility to purchase and maintain a separate policy providing standard workers' compensation and employers' liability insurance for those leased employees, as required by Massachusetts Workers' Compensation and Employers Liability Insurance Manual Rules IX-E and IX-F.

**Note:**

1. This endorsement must be attached to every policy showing Massachusetts in Item 3A of the Information Page where the named insured is an employee leasing company or PEO when coverage is being provided for the leasing company's or PEO's own employees that it does not lease out.
2. This endorsement must be attached to every residual market policy showing Massachusetts in Item 3A of the Information Page where the named insured is a labor contractor to restrict coverage to the labor contractor's non-leased employees.
3. This endorsement may be attached to a voluntary policy showing Massachusetts in Item 3A of the Information Page where the named insured is a labor contractor to restrict coverage to the labor contractor's non-leased employees.