**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

# This endorsement, effective 12:01 a.m.

# Forms a part of Policy No.:

## AMENDATORY ENDORSEMENT

## GEORGIA

This endorsement modifies insurance provided under the following:

SOCIAL SERVICES PROFESSIONAL LIABILITY COVERAGE FORM OCCURRENCE

SOCIAL SERVICES PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE

# EDUCATIONAL ORGANIZATION PROFESSIONAL LIABILITY COVERAGE FORM

# EDUCATIONAL ORGANIZATION PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE

The policy is amended as follows:

Paragraph 4. Other Insurance of SECTION IV - CONDITIONS is deleted in its entirety and replaced by the following:

4. Other Insurance

If there is any other valid and collectible insurance which applies to any loss covered by this policy, we shall not be liable for a greater proportion of such loss than the applicable Limits of Insurance stated in the Schedule of this Coverage Form bears to the total applicable Limits of Insurance of all valid and collectible insurance against such loss.

Paragraph 4. of **the DEFINITIONS** Sectionis deleted in its entirety and replaced by the following:

4. “Damages” means the awards or settlements for actual, compensatory civil damages arising out of an allegation of a “professional incident.” “Damages” shall not include:

a. Sanctions, fees, fines or penalties imposed by law;

b. Restitution, including the return, withdrawal or reduction of professional fees; or

c. Attorney fees or costs, except those awarded in connection with covered “damages”.

All other terms and conditions of the policy remain the same.

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Authorized Representative