**ENDORSEMENT**

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

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

# Forms a part of Policy No.:

## EXTENDED REPORTING PERIOD AMENDATORY ENDORSEMENT

## CONNECTICUT

This endorsement modifies insurance provided under the following:

SOCIAL SERVICES PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE

# EDUCATIONAL ORGANIZATION PROFESSIONAL LIABILITY COVERAGE FORM CLAIMS MADE

1. The following is added to **SECTION VI – DEFINITIONS**:

“Termination of Coverage”means, whether made by either you or us at any time: (1) cancellation or nonrenewal of a policy; or (2) decrease in limits, reduction of coverage, increased deductible or self-insured retention, new exclusion, or any other change in coverage less favorable to the insured.

1. **SECTION V – EXTENDED REPORTING PERIODS** is deleted in its entirety and replaced by the following:

In case of “Termination of Coverage”, you shall have the right to an Extended Reporting Period as follows. This provision does not apply if you obtain replacement coverage as of the effective date of “Termination of Coverage”.

1.   Extended Reporting Periods do not extend the “policy period” or change the scope of coverage provided.  They provide for a specified period of time, unless the Unlimited Option is selected, after the “Termination of Coverage” in which the coverage provided by this policy will continue to apply to claims first made against an insured for “damages” because of a “professional incident” that occurred before the effective date of the “Termination of Coverage”, but not before the Retroactive Date, if any, shown in the Schedule.

2.   Once in effect, Extended Reporting Periods may not be cancelled**.**

3.   This Extended Reporting Period does not apply to claims that are covered under any subsequent insurance you purchase, or that would be covered but for exhaustion of the amount of insurance applicable to claims.

4.   In the event similar insurance is in force covering claims first made during an Extended Reporting Period, coverage provided by this Policy shall be excess over any part of any other valid and collectible insurance available to the insured, whether primary, excess, contingent or any other basis, whose policy period begins or continues after our “policy period” ends.

5.   **Automatic Extended Reporting Period**

An Extended Reporting Period is automatically provided without additional premium charge.

This period starts with the effective date of the “Termination of Coverage” and lasts for sixty (60) days with respect to claims first made against an insured for “damages” because of a “professional incident” that occurred before the effective date of the “Termination of Coverage”, but not before the Retroactive Date, if any, shown in the Schedule. This automatic Extended Reporting Period of sixty (60) days shall be included within the Optional Extended Reporting Period if such is purchased.

The Limits of Insurance for the Automatic Extended Reporting Period shall be a part of, and not in addition to, the Limits of Insurance shown in the Schedule of this Coverage Form.

6.   **Optional Extended Reporting Period**

You shall have the right, upon payment of the additional premium described below, to elect an optional Extended Reporting Period described below with respect to claims first made against an insured for “damages” because of a “professional incident” that occurred before the effective date of the “Termination of Coverage”, but not before the Retroactive Date, if any, shown in the Schedule and not previously reported to us.

We will provide written notice to the first Named Insured of the automatic extended reporting period coverage and the availability of, the premium for, and the importance of purchasing additional extended reporting period coverage. Such notice shall be sent no earlier than the date of notification of “Termination of Coverage” and no later than fifteen (15) days after “Termination of Coverage”.

Your right to purchase the Optional Extended Reporting Period must be exercised by notice in writing to us not later than sixty (60) days after the “Termination of Coverage” of this policy. Effective notice must include payment of the additional premium. Such Extended Reporting Period will be effective by endorsement issued by us.  If such premium is not received by us within sixty (60) days, then you shall not, at a later date, be entitled to purchase the Optional Extended Reporting Period.

The Professional Liability Aggregate Limit of Insurance applicable to this policy shall be reinstated for “damages” made under the Optional Extended Reporting Period.

At the commencement of any Optional Extended Reporting Period, the entire additional premium shall be deemed fully earned by us.

Three Optional Extended Reporting Periods are available for purchase and the selected Optional Extended Reporting Period shall be endorsed onto the policy.

The additional premium charge for each available Optional Extended Reporting Period is:

One Year Extended Reporting Period      -           100% of the original annual premium

Three Year Extended Reporting Period    -           150% of the original annual premium

Unlimited Extended Reporting Period       -           200% of the original annual premium

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

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Authorized Representative