**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

ARKANSAS

This endorsement modifies insurance provided under the following:

HUMAN SERVICES PROFESSIONAL LIABILITY POLICY CLAIMS MADE

This policy is amended as follows:

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

In case of cancellation or nonrenewal of this Coverage Part, by either you or us, for non-compliance with the terms and conditions of this Policy, you shall have the right to an Extended Reporting Period as follows:

* + 1. **Automatic Extended Reporting Period**

Coverage as provided under this Policy shall automatically continue for a period of sixty (60) days following the effective date of such cancellation or nonrenewal (the “Automatic Extended Reporting Period”), but only for a “claim” first made against the Insured and reported to us during the Automatic Extended Reporting Period and only with respect to “claims” for “wrongful acts”committed before the effective date of such cancellation or nonrenewal and subsequent to the “retroactive date” shown in Item **7.** of the Declarations.

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 Item **3**. of the Declarations.

* + 1. **Optional Extended Reporting Period**

You shall have the right, upon payment of the additional premium set forth in the table below to an extension of the coverage provided under this Policy following the effective date of such cancellation or nonrenewal, but only for a “claim” first made against the “insured” and reported to us during the Optional Extended Reporting Period and only with respect to “claims” for “wrongful acts” committed before the effective date of such cancellation or nonrenewal and subsequent to the “retroactive date” shown in Item 7. of the Declarations.

This right shall terminate, however, unless written notice of such election and payment of the additional premium is received by us no later than sixty (60) days after the effective date of cancellation or nonrenewal.

The first sixty (60) days of the Optional Extended Reporting Period, if it becomes effective, shall run concurrently with the Automatic Extended Reporting Period.

Any change in premium or the terms of this Policy shall not be considered a refusal to renew.

The Optional Extended Reporting Period shall not:

**a**. Extend the “policy period” or in any way change the scope of coverage provided by this Policy;

**b**. The Limits of Insurance for the Optional Extended Reporting Period shall be the greater of the amount of coverage remaining in the expiring policy or fifty percent (50%) of the Limits of Insurance in effect at the inception of the Policy Period shown in Item **3**. of the Declarations;

**c**. Be renewable or be canceled once in effect; and

**d.** If the Optional Extended Reporting Period is purchased, the entire premium shall be deemed fully earned at its commencement without any obligation us to return any portion thereof.

Optional Flat Premium (the percent

Extended Reporting of the annual premium

Period shown on the Declarations)

1 year 100%

2 years 150%

3 years 185%

4 years 200%

5 years 225%

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

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Authorized Representative