**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:

HUMAN SERVICES PROFESSIONAL LIABILITY POLICY 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:

* + 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 “Termination of Coverage” (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 Termination of Coverage 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 “Termination of Coverage”, 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 beforethe effective date of “Termination of Coverage” and subsequent to the “retroactive date”shown in Item **7**. of the Declarations.

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”.

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 “Termination of Coverage”.

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

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

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

**c.** 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 85%

2 years 105%

3 years 135%

4 years 160%

5 years 185%

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

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Authorized Representative