

HUMAN SERVICES PROFESSIONAL LIABILITY FORMS RULES NEW YORK

Included in this memo is an explanation of the application, declarations pages, coverage forms, countrywide endorsements and state amendatory endorsements.

The Declarations and Coverage Form, either Claims Made or Occurrence, will attach to every policy:

MANDATORY FORMS

DECLARATIONS PAGES

119809 New York Human Services PL Declarations (CM)

This declarations page will be used when writing Claims Made coverage under our new Human Services Professional Liability program. The declarations page identifies the company writing the insurance, the named insured's and agent's names and addresses, the policy period, the form of business, the limits for each applicable coverage and the premium.

115278 Human Services PL Declarations (OCC)

This declarations page will be used when writing Occurrence coverage under our new Human Services Professional Liability program. The declarations page identifies the company writing the insurance, the named insured's and agent's names and addresses, the policy period, the form of business, the limits for each applicable coverage and the premium.

COVERAGE FORMS

115274 CM Human Services Professional Liability Policy

Provides errors and omissions liability coverage for wrongful acts as respects professional services provided to others. This is a mandatory coverage form when writing human services professional liability on claims made basis.

117500 OCC Human Services Professional Liability Policy

Provides errors and omissions liability coverage for wrongful acts as respects professional services provided to others. This is a mandatory coverage form when writing human services professional liability on occurrence basis.

One of the following Applications will attach to every policy:

APPLICATIONS (New York only)

119807 ISA Human Services New Business Application

Application form utilized for underwriting human services program policy.

119804 ISA Human Services Renewal Application

Application form utilized for underwriting human services program renewal policy.

119806 AFC Human Services PL Application

Application form utilized for underwriting human services program policy.

119805 SBT Human Services New Business Application

Application form utilized for underwriting human services program policy.

119808 SBT Human Services PL Renewal Application

Application form utilized for underwriting human services program renewal policy.

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OPTIONAL ENDORSEMENT FORMS

115272 Additional Insured Endorsement

This optional premium bearing endorsement adds the scheduled person or organization as an additional insured with respect to liability in the performance of professional services of the insured. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 4.

115273 Blanket Additional Insured Endorsement

This optional premium bearing endorsement automatically adds as additional insured any person or organization when required by written contract with the insured with respect to liability in the performance of professional services of the insured. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 3.

115275 Coverage for Foster Parents Endorsement

This optional premium bearing endorsement amends who is an insured to include Foster parents, but only for acts within the scope of their duties for the insured. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 2.

117522 Coverage for Foster Parents for the Developmentally Disabled Endorsement

This optional premium bearing endorsement amends who is an insured to include Foster parents for the developmentally disabled, but only for acts within the scope of their duties for the insured. Extend coverage to named insured for Foster Parents caring for the Developmentally Disabled consumer. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 1.

115279 Employed Physician Coverage Endorsement

This optional premium bearing endorsement used to limit the scope of services provided by a medical doctor who is employed or under written contract with the insured. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 6.

115276 Exclusion- Designated Professional Services

This optional endorsement used to exclude scheduled professional services from coverage. There is no premium charge.

117498 Optional Extended Reporting Period Endorsement

Premium bearing endorsement which only attaches to claims made policy at the end of the policy period if the insured elects to purchase an extended reporting period as described in the policy. It schedules the extended reporting time period and the additional premium charged. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph C. Rating Factors, Item 5.

117696 Prior Acts Coverage Endorsement (Nose Coverage)

Premium bearing endorsement may be added to the occurrence policy and will be offered when the expiring policy was written on a claims-made basis and the insured did not purchase an extended reporting period endorsement on that expiring policy. The endorsement closes the gap in coverage that is caused by the move from a claims-made policy to an occurrence form.

The prior acts coverage is to be provided only to an insured switching from a claims-made policy and is not available to an insured with an uninsured prior acts exposure.

Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph C. Rating Factors, Items 7.

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117697 Prior Acts Coverage Endorsement and Retroactive Periods and Limits Endorsement

Premium bearing endorsement may be added to the occurrence policy and will be offered when the insured purchased different coverage limits on previous claims made policies written by different carriers, and did not elect to purchase extended reporting period endorsements on those expiring policies from the prior carriers. The endorsement outlines the applicable coverage limits and time periods and closes the gap in coverage that is caused by the move from a claims-made policy to an occurrence form.

The prior acts coverage is to be provided only to an insured switching from a claims-made policy and is not available to an insured with an uninsured prior acts exposure.

Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph C. Rating Factors, Items 7.

117698 Retroactive Periods with Specific Limits

Premium bearing endorsement will be added to the claims made policy and outlines the retroactive coverage provided in endorsement schedule. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph C. Rating Factors, Item 5.

118384 New York Amendatory Endorsement – Claims Made

Mandatory endorsement added to bring the policy into compliance with New York insurance laws and regulations

118385 New York Amendatory Endorsement – Occurrence

Mandatory endorsement added to bring the policy into compliance with New York insurance laws and regulations

119810 New York Regulation 121 Disclosure Notice