ENDORSEMENT NO.

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

This endorsement, effective 12:01AM:       forms a part of

Policy no.:

Issued to:

By:

illinois amendment to limits of LIABILITY endorsement

This endorsement modifies insurance provided in the following:

PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE POLICY

**I.** The Limits of Liability in the DECLARATIONS to this Policy is deleted in its entirety and replaced with the following:

Limits of Liability:

|  |  |  |
| --- | --- | --- |
| Professional Liability Aggregate Limit  Premises Liability Aggregate Limit | | $  $ |
|  | EachPsychiatric Service IncidentLimit  Sexual Misconduct Aggregate Sublimit  Each Occurrence Limit | $  $  $ |

1. Section VI. LIMITS OF LIABILITYis deleted in its entirety and replaced with the following:

VI. LIMITS OF LIABILITY

The Limits of Liability shown in the Declarations apply as follows:

1. The Limits of Liability shown in the Declarations and the rules below fix the most **we** will pay under INSURING AGREEMENT I AND II regardless of the number of **claims** made, **suits** brought, or persons or organizations making **claims** or bringing **suits**.
2. The Professional Liability Aggregate Limit shown in the Declarations is the most **we** will pay for the sum of all damages for all **psychiatric service incidents** for the **policy period**.
3. The Premises Liability Aggregate Limit shown in the Declarations is the most **we** will pay for the sum of all damages for all **occurrences** for the **policy period**.
4. Subject to Paragraph B. above, the most **we** will pay for damages for a single **psychiatric service incident** is theEach Psychiatric Service Incident Limit shown in the Declarations.
5. Subject to Paragraphs B. and D. above, the Sexual Misconduct Aggregate Sublimit is the most we will pay for the sum of all damages for **sexual misconduct** which arise out of the providing of **professional services,** for the **policy period**.
6. Subject to Paragraphs B.,C., D. and E. above, all **claims** or **suits** arising from one **psychiatric service incident** or a series of related **psychiatric service incidents** to any one **patient** shall be deemed to be a single **psychiatric service incident** and shall be deemed to have occurred at the time of the first **psychiatric service incident** regardless of the number of claimants.
7. Subject to Paragraph C., above, the Each Occurrence Limit is the most **we** will pay for damages arising out of any one **occurrence.** With respect to **bodily injury** and **property damage,** all continuous or repeated exposure to substantially the same general conditions shall be considered as arising out of one **occurrence**.
8. If the **policy period** is extended for an additional period of less than 12 months, the additional period will be deemed part of the **policy period** for purposes of determining the Limits of Liability.

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

Authorized Representative