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:

FLORIDA additional NAMED insureds ENDORSEMENT

(SEPARATE liability LimitS – other expenses separate)

This endorsement modifies insurance provided under the following:

PSYCHIATRISTS PROFESSIONAL LIABILITY INSURANCE POLICY

**SCHEDULE**

Named Insured Retroactive Date (if applicable)

**I.** The Named Insured(s) shown in the Schedule above is/are added to Item 1. of the Declarations. For Claims Made Policies, notwithstanding the Retroactive Date shown in Item 3. of the Declarations, coverage for each Named Insured shown in the Schedule is provided for **psychiatric service incidents** and **occurrences** commencing on or after the corresponding Retroactive Date, but prior to the end of the **policy period**.

1. Subparagraph A.1. of Section IV. DEFENSE COSTS AND OTHER EXPENSES is deleted in its entirety and replaced with the following:

**1. We** have the duty to defend any **claim** or **suit**, and **we** will defend such **claim** or **suit** against the **Insured** for a covered **claim** or **suit** to which this insurance applies seeking damages on account of a **psychiatric service incident** or **occurrence,** even if such **claim** or **suit** is groundless, false or fraudulent. However, we have no duty to defend any **claim** or **suit** seeking damagesto which this insurance does not apply. **We** have the right to investigate, defend, and appoint an attorney to defend any **claim** or **suit** as **we** deem expedient. However, **we** will not settle any **claim** or **suit** without the consent of the first Named Insured shown in Item 1. of the Declarations or the consent of the first Named Insured’s designated representative. The first Named Insured has the exclusive right to veto any offer of admission of liability and for arbitration pursuant to s. 766.106, settlement offer, or offer of judgment if the offer is within the policy limits.

1. Section IV. DEFENSE COSTS AND OTHER EXPENSES is amended to include the following:

With respect to the **defense costs** and expenses described in Paragraphs B., D. and E. of Section IV. and shown in the Declarations, the Each Event amount and the Aggregate for Policy Period applies separately to each Named Insured shown in the Declarations.

1. Paragraphs B. and C. of Section VI. LIMITS OF LIABILITY are deleted in their entirety and replaced with the following:

B. The Professional Liability and General Liability Aggregate Limit shown in the Declarations is the most **we** will pay for the sum of all damages for all **psychiatric service incidents** and **occurrences** for the **policy period**. This limit applies separately to:

1. Each individual Named Insured shown in Item 1. of the Declarations; and

2. All **Insureds** under this policy collectively, other than those subject to Subparagraph 1., above.

C. Subject to Paragraph B., above, the most **we** will pay for a single **psychiatric service incident** is the Each Psychiatric Service Incident Limit shown in the Declarations. This limit applies separately to:

1. Each individual Named Insured shown in Item 1. of the Declarations; and

2. All **Insureds** under this policy collectively, other than those subject to Subparagraph 1., above.

1. Paragraph F. of Section VI. LIMITS OF LIABILITY is deleted in its entirety and replaced with the following:

F. Subject to Paragraph B., above, the Each Occurrence Limit is the most **we** will pay for damages arising out of any one **occurrence.** This limit applies separately to:

1. Each individual Named Insured shown in Item 1. of the Declarations; and

2. All **Insureds** under this policy collectively, other than those subject to Subparagraph 1., above.

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**. With respect to **personal injury**, all damages because of all **personal injury** sustained by one person or organization shall be considered as arising out of one **occurrence**.

1. Paragraph N. of Section VII. CONDITIONS is deleted in its entirety and replaced with the following:

N. Special Rights And Duties Of First Named Insured

It is agreed that the first Named Insured shown in Item 1. of the Declarations will :

1. Give and receive notice of cancellation;

2. Pay premiums and receive return premiums;

3. Accept any endorsements to this Policy;

4. Make changes in this Policy with **our** consent;

1. Make representations with respect to the issuance by **us** of this policy; and
2. Give consent to settle **claims** or **suits**.

This Policy can only be changed by a written endorsement that becomes a part of this Policy and that is signed by one of **our** authorized representatives.

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

Authorized Representative