**ENDORSEMENT**

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

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

**MAXIMUM LIMIT OF LIABILITY - PUNITIVE DAMAGES ENDORSEMENT**

This endorsement modifies insurance provided under the following:

HUMAN SERVICES PROFESSIONAL LIABILITY POLICY

Paragraph 5. of the DEFINITIONS section of the policy is deleted in its entirety and replaced by the following:

5. “Damages” means judgments or awards entered against you and settlements entered into with our consent.

“Damages” shall not include:

**a.** civil or criminal fines, penalties, sanctions or forfeitures, whether pursuant to law, statute, regulation or court order. However, if permitted by applicable law, we will pay up to $100,000 in punitive, exemplary or multiplied damages (the Maximum Limit of Liability - Punitive Damages. This $100,000 Maximum Limit of Liability - Punitive Damages is the most the wewill be liable to pay for punitive or exemplary damages, or the multiple portion of any multiplied damages award arising from a “claim”, or “suit” regardless of the number of such “claims” or “suits”. This $100,000 Maximum Limit of Liability - Punitive Damages is part of, and not in addition to, the Limits of Liability shown in the Declarations;

**b.** the cost to comply with any injunctive or other non‑monetary or declaratory relief or any agreement to provide such relief.

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

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Authorized Representative