

ENDORSEMENT

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

This endorsement, effective 12:01 A.M.,
Forms a part of Policy No.:

MEDICAL EMPLOYEES AND VOLUNTEERS

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE FORM

- I. Paragraph **2.a.** of **SECTION II - WHO IS AN INSURED** is amended to include as an insured any of your "employee(s)" or "volunteer workers(s)" who are licensed medical professionals, but only while acting at your direction and within the scope of their duties providing health care services or first aid related services to "employee(s)," "volunteer worker(s)" or others on your behalf related to the conduct of your business.
- II. Subparagraph **2.a.(1)(d)** of **SECTION II - WHO IS AN INSURED** is deleted.
- III. With respect to coverage provided by this endorsement, the following additional exclusions are added to paragraph **2. Exclusions** of the **SECTION I - COVERAGES, COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY** and **COVERAGE B - PERSONAL AND ADVERTISING INJURY LIABILITY**:

This insurance does not apply to:

1. Liability arising out of any insured's activities while acting in the capacity as a proprietor, superintendent, executive officer, director, medical director, partner, trustee or employee of any hospital, sanitarium, clinic with bed-and-board facilities, or laboratory; or any business enterprise or governmental body, subdivision or agency not named as a Named Insured under this policy;
 2. Any claim based upon or arising out of or resulting from either undue familiarity, sexual abuse or licentious, immoral or sexual behavior intended to lead to, or culminating in any sexual act, whether caused by, or at the instigation of, or at the direction of, either known or unknown by any insured or any of your customers or patrons;
 3. Any claim based upon or arising out of any acts or services performed by any insured who is not registered, licensed or certified to perform such acts or services, if such licensing, registration or certification is required by law or by any federal, state, or local governmental, regulatory, or administrative agency; or
 4. The performance of either general anesthesia or any procedure carried out under general anesthesia.
- IV. With respect to this endorsement, the following additional Condition is added to **SECTION IV – COMMERCIAL GENERAL LIABILITY CONDITIONS**:

If other valid and collectible insurance with any other insurer including any formal self-insured retention program is available covering a loss also covered by this endorsement, the insurance afforded by this endorsement shall be in excess of and shall not contribute with such other insurance. Nothing herein shall be construed to make this policy subject to the terms, conditions and limitations of other insurance.

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

Authorized Representative

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