**ENDORSEMENT**

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

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

Forms a part of Policy No.:

FIRE DISTRICTS OR DEPARTMENTS PROFESSIONAL LIABILITY ENDORSEMENT

This endorsement modifies insurance provided under the following:

Commercial General Liability Coverage Form

1. **FIRE DEPARTMENT PROFESSIONAL LIABILITY COVERAGE**

The following is added to Paragraph **1.** of **COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I – COVERAGES)**:

"Bodily injury" and "property damage" arising out of the rendering of or failure to render professional activities and duties of your fire department shall be deemed to be caused by an “occurrence”.

1. **GOOD SAMARITAN COVERAGE**

The following is added to Subparagraph **2.a.(1)(d)** of **SECTION II – WHO IS AN INSURED:**

However, your "employees" or "volunteer workers" serving in your fire department are insureds while providing emergency medical care or first aid in good faith to ill or injured persons while such “employees” or “volunteer workers” are off duty.

1. **EXPECTED OR INTENDED INJURY**

The following is added to Exclusion **a. Expected Or Intended Injury** of Paragraph **2 Exclusions** of **COVERAGE A - BODILY INJURY AND PROPERTY DAMAGE LIABILITY (SECTION I – COVERAGES)**:

This exclusion does not apply to "bodily injury" or "property damage" resulting from the use of reasonable force used in the course of fire fighting activities to protect persons or property.

1. The following is added to **SECTION III – LIMITS OF INSURANCE:**
   1. Payments made as damages covered by this endorsement are included within and shall not increase the Each Occurrence Limit of Insurance or the General Aggregate Limit of Insurance of the Policy.
   2. For the purpose of determining the limits of insurance for the coverage provided by this endorsement, any act or omission together with all related acts or omissions in the rendering or failure to render professional activities and duties of your fire department to any one person will be considered one “occurrence”.
2. The following is added to the definition of “occurrence” in **Section V – Definitions**:

As used in this Endorsement, "occurrence" also means any act, error or omission in the course of the usual fire fighting activities and other emergency operations of your fire department or fire district.

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

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Authorized Representative