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

Forms a part of Policy No.:

This endorsement modifies insurance provided under the following:

HEALTHCARE AGENCY PROFESSIONAL LIABILITY POLICY

**SELF-INSURED RETENTION**

1. The Declarations is amended as follows:

Item 4. Deductible is deleted in its entirety and replaced with the following:

Item 4. Self-Insured Retention $ each Wrongful Act

2. The Healthcare Agency Professional Liability Policy is amended as follows:

Section **V.** **Deductible** is deleted in its entirety and replaced with the following:

1. **SELF-INSURED RETENTION**
2. **You** will be responsible for the Self-Insured Retention amount shown above. Expenses incurred in investigating and defending **claims** and suits (**suits)** are included within the Self-Insured Retention. The Self-Insured Retention applies separately to each **wrongful act** and **you** may not insure against a **wrongful act** without **our** written consent.
3. All **claims** arising from a single **wrongful act** or continuous or related **wrongful acts** shall be subject to one Self-Insured Retention amount.
4. **We** shall pay damages in excess of the Self-Insured Retention stated above.

D. **Our** rights and duties with respect to the defense and settlement of **claims** applies only when a **wrongful act** is excess of the Self-Insured Retention amount stated above and only for that portion of the loss which is excess of the Self- Insured Retention.

E. The Limits of Coverage shall be in addition to, and shall not be eroded by, the payment of damages and expenses paid within the Self-Insured Retention.

F. **You** shall maintain a **claims** handling service approved by **us** to handle **claims** within the Self-Insured Retention.

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

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Authorized Representative