**Healthcare Agency Professional Liability Rules**

The following forms compromise the Healthcare Agency Professional Liability Program:

**Mandatory Forms** (Previously filed)

## 56190 Declarations page for Healthcare Agency Professional Liability 58333 Addendum to the Declarations Page

56139 Policy Healthcare Agency policy provisions

56244 Application to be completed for all new business submissions for applications requesting Professional liability coverage only

60746 Healthcare Agency Professional Liability Policy

**Mandatory Forms** (Newly Filed)

## 96404 Application to be completed for all new business submissions for applications requesting multiline coverage from the carrier

**Optional Forms**

### Hospice Facility Coverage Endorsement (claims made) – 115237

This optional endorsement is attached to provide coverage to hospice operations. Many of our insureds in this health agency sector also operate hospice facilities and the above form provides coverage on a claims made basis. It will be attached when the policy issued is claims made.

There is no additional premium charge.

### Hospice Facility Coverage Endorsement (occurrence) – 115238

This optional endorsement is attached to provide coverage to hospice operations. Many of our insureds in this health agency sector also operate hospice facilities and the above form provides coverage on an occurrence basis. It will be attached when the policy issued is an occurrence form.

There is no additional premium charge.

### Extended Reporting Period Endorsement (claims made) – 115239

This endorsement is attached when the insured opts to purchase extendied reporting on an expiring claims made policy.

Rating is outlined in the rate page VII. CLAIMS MADE CONVERSION FACTORS & EXTENDED REPORTING PERIOD, II. Extended Reporting Period Endorsement and also shown here:

### Extended Reporting Period Endorsement

One Year Option at 55% of mature claims made rate Two Year Option at 85% of mature claims made rate Three Year Option at 100% of mature claims made rate Unlimited Option at 110% of mature claims made rate

### Physician Schedule – 115240

This optional endorsement modifies the policy to cover claims made against a healthcare agency resulting from the services performed by scheduled physicians as well as any individual acting as a medical director. The endorsement does not provide coverage for claims made against the physician.

The filed medical director rates are used with this endorsement. These can be found on the Rate Page 1, Section I. OCCURRENCE RATES, B. Full Time Equivalent Employee.

### Schedule of Excluded Entities Endorsement – 115241

This optional endorsement allows us to provide coverage for agencies that may have certain operations that fall outside of the scope of our filing. Many staffing companies have entities owned by the named insured that provide non-healthcare services.

There is no additional premium charge.

### Schedule of Excluded Individuals Endorsement – 115242

This optional endorsement allows the insured to bind coverage while excluding certain individuals that may have coverage elsewhere, or may be uninsurable under this program. This endorsement is only attached at the request of the insured and is not used to limit coverage on a policy mid-term unless expressly requested by the insured.

There is no additional premium charge.

### Schedule of Excluded Services Endorsement – 115243

This optional endorsement allows the insured to bind coverage while excluding certain services that may have coverage elsewhere, or may be uninsurable under this program. This endorsement is only attached at the request of the insured and is not used to limit coverage on a policy mid-term unless expressly requested by the insured.

There is no additional premium charge.

### Schedule of Locations Endorsement – 115243

This optional endorsement allows the insured to bind coverage for specific locations while excluding locations that may have coverage elsewhere, or may be uninsurable under this program. This endorsement is only attached at the request of the insured and is not used to limit coverage on a policy mid-term unless expressly requested by the insured.

There is no additional premium charge.

### Schedule of Named Insureds – 115245

This optional endorsement allows the insured to add or remove entities throughout the policy period and have multiple retroactive dates if applicable. Healthcare agencies are frequently acquiring assets and this allows us to expressly provide coverage during the policy period. While an acquisition may result in higher exposures and additional premium, that rating is based on our filed FTE rating methodology and not driven by this endorsement.

There is no additional premium charge.

### Schedule of Physicians – Other Healthcare Providers 115246

This optional endorsement allows the insured to obtain coverage for scheduled healthcare providers that would otherwise be excluded from the base policy. It further allows them to maintain specific retro dates for each scheduled provider so as to not pick up exposure for that provider before the named insured requested this coverage.

There is no additional premium charge.

### Schedule of Terminated Entities or Locations Endorsement – 115247

This optional endorsement allows the insured to remove coverage for specific locations or entities. This request frequently occurs when an insured has divested or closed operations for an entity or location and no longer wants coverage.

There is no additional premium charge.

### Schedule of Terminated Physicians – Other Healthcare Providers – 115248

This optional endorsement allows the insured to remove coverage for specific healthcare providers previously scheduled on the policy. This request frequently occurs when an insured no longer employs or contracts the previously scheduled individual.

There is no additional premium charge.

### Self Insured Retention Endorsement – 115249

This optional endorsement allows the insured to retain risk on the policy with a self insured retention. It is only attached at the insured’s request.

See Rate Page 2, Section VI. ADDITIONAL LIMITS, DEDUCTIBLES and SELF INSURED

RETENTIONS, C. Self Insured Retention for rating.

### Separate Limits (Entity) – 115250

This optional endorsement allows the named insured to purchase separate limits of insurance for multiple entities.

When an insured requests separate limits for a named entity, that entity shall be rated using the rating methodology on Rate page 1 section II, and charged the resulting premium.

### Limits of Coverage with Multiple Retro Dates – 115251

This optional endorsement allows the insured to change limits on a claims made policy.

Policy premium will be re-calculated at the new limits, and prorated if the change is made during the policy period.

### Additional Insured Endorsement – 115252

This optional endorsement allows the insured to add an additional insured to the policy. Per filed Rate Page 2, Section IV. ADDITIONAL INSUREDS:

For each additional insured charge 25% of the developed premium, before debits/credits are applied; maximum $1,000.

### Amendment to Physician’s Professional Services – 115253

This optional endorsement provides coverage for the following acts of previously excluded healthcare professionals:

## Charitable activities approved by **you**;

* 1. Participation in employer sponsored continuing medical education courses;
  2. While acting within the scope of their administrative duties for **you**;
  3. While acting as a medical director for **you**; or
  4. While performing services provided on **your** behalf.

There is no additional premium charge.

### Cancellation of Policy Endorsement – 115255

This endorsement cancels the policy and states the return premium. Policies are only cancelled by the insured request, or for reasons in accordance with state regulations.

Compute return premium pro rata from cancellation effective date when:

1. A policy is canceled at the Insured's request.

The Insured no longer has a financial or an insurable interest in the subject of

1. insurance.
2. A policy is canceled and rewritten in the same Company or Company Group.
3. A policy is canceled due to death, disability or retirement.

### Changes to Schedule of Locations Endorsement – 115256

This optional endorsement allows the insured to request and make changes to the schedule of locations endorsement.

There is no additional premium charge.

### Deductible Reduced by damages only Endorsement – 115257

This optional endorsement removes the insured’s responsibility for expenses from the deductible. There is no additional premium charge.

### Declarations Change Endorsement – 115258

This optional endorsement is purely administrative and is used only to make changes to the declarations page requested by the insured. The company will never use this endorsement to limit or change coverage unless expressly requested by the insured.

There is no additional premium charge.

### Deletion of Endorsement – 115259

This optional endorsement is purely administrative and is used only to correct errors in issuing an incorrect endorsement or to remove an endorsement from the policy at the insureds request. The company will never use this endorsement to limit or change coverage unless expressly requested by the insured.

There is no additional premium charge.

### Good Samaritan Endorsement – 115260

This optional endorsement provides coverage for good Samaritan Acts and can be attached to the policy whenever requested by the insured.

There is no additional premium charge.

### Additional Insured Written Contract Limitations Endorsement – 115261

This optional endorsement allows the insured to add an additional insured to the policy and states that the policy will respond to the additional insured in line with the terms in the executed contract for services between the named insured and the scheduled additional insured.

Per filed Rate Page 2, Section IV. ADDITIONAL INSUREDS:

For each additional insured charge 25% of the developed premium, before debits/credits are applied; maximum $1,000.