ENDORSEMENT

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

Forms a part of Policy No.:

DEDUCTIBLE REDUCED BY DAMAGES ONLY ENDORSEMENT

This endorsement modifies insurance provided by the Policy:

HEALTHCARE AGENCY PROFESSIONAL LIABILITY POLICY

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

### DEDUCTIBLE

**You** will be responsible for the deductible amount shown in the Declarations. The Deductible shall apply to damages only. The deductible applies to each **wrongful act** and **you** may not insure it. All **claims** arising form a single **wrongful act** or continuous or related **wrongful act**s shall be subject to one deductible.

**We** may pay all or part of the deductible to settle a **claim** or suit. **You** agree to repay **us** promptly after **we** notify **you** of the settlement.

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

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Authorized Representative