Rule Page

California Exhibit 18

For use with our Health Care Agency Professional Liability Policies 56139 Occurrence and 60746 Claims Made,

**Amendatory Endorsement 119781**

Provides coverage for an insured employee, while he provides care to a patient on a cruise. This can apply to any home health risk with incidental foreign exposure.

This endorsement will be Optional to an insured.

There will be no premium impact.