**HELATH CARE AGENCY PROFESSIONAL LIABILITY PROGRAM**

**UNDERWRITING RULES/GUIDELINES**

This Health Care Agency Professional Liability Program (the “Program”) provides Liability coverage for loss resulting in a wrongful act of the insured or that of another for whom the insured is legally responsible in the conduct of the insured’s business as a Health Care Agency.

The following additional endorsement(s) are available for use with the Program:

|  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- |
| **Form Title** | **Form No.** | **Mandatory or Optional** | **Restricts, Broadens or Other** | **Rate Impact**  (Yes of No) | **Description of Form** | **Terms of Usage**  (see instructions below) |
| Amendatory Endorsement | 119781 | Optional | Broadens | No | This endorsement amends the Where Coverage Applies paragraph of Section VI in the Health Care Agency Professional Liability Policy, Form Nos. 56139 (Occurrence) and 60746 (Claims Made), to cover an insured employee taking care of a patient on a cruise. | This endorsement will be used by Health Care Agency Professionals.  There is no impact to the current book of business. This is a broadening of coverage.  There is no additional premium charge because: We do not charge for this broader coverage because we intend to only utilize this on risks that have limited (incidental) foreign exposure.  We have no intention of writing risks that have significant exposure overseas. |

**Instructions:**

**Terms of Usage -** If applicable, complete as follows:

* Who are eligible insureds?
* What is the impact of the change in coverage to the current book of business?
* If broadening coverage with no additional premium charge, explain why.
* If restricting coverage, what premium adjustments will be applied? if none, explain why? Is there a buyback option?

**Rate Impact:**

* Answer Yes or No. If “No” is selected, is there additional premium or pricing for the endorsement in the rate plan or on a separate manual page?