Explanatory Memo

We are submitting an Endorsement for our Health Care Agency Professional Liability Policies 56139 Occurrence and 60746 Claims Made, to cover 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.

**Amendatory Endorsement 119781**

This endorsement provides coverage to an insured employee taking care of a patient on a cruise.

The endorsement will be provided at the option of an insured.

There will be no premium impact.