# National Union Fire Insurance Company of Pittsburgh, Pa.

**Maryland**

**Healthcare Agency Professional Liability Rules**

The following rules are added:

## Waiver of Subrogation – 119820

This endorsement is optional. It shall be used at the Insured’s direction. Premium Determination: No rate impact.

## Independent Contractors Endorsement – 119832

This endorsement is optional at the direction of the Company. This broadening endorsement adds “independent health care contractor” into the definition of the Named Insured.

Premium Determination: No rate impact.

## Class Action Endorsement – 119829

This endorsement is mandatory. It is added in addition to the Exclusions – Claims Not Covered section of the coverage form.

Premium Determination: No rate impact.

## Franchisor Exclusion Endorsement– 119831

This endorsement is mandatory for Franchisee operators only. It shall be used when the exposures of a Franchisor are not used in the calculation of premium; therefore not contemplated in the policy terms and conditions.

Premium Determination: No rate impact.

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