**UNDERWRITING RULES/GUIDELINES**

The following endorsements is available for use with the Healthcare Agency Professional Liability

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| --- | --- | --- | --- | --- | --- | --- |
| **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) |
| Waiver of Subrogation | 119820 | Optional | B | No | This endorsement will be used with Healthcare Agency Professional Liability forms 60746 and 56139. This Endorsement waives the right of recovery because of payments we make for wrongful acts arising out of operations and done under contract. | This Endorsement will be used with Healthcare Professional Liability.. There is no impact on current book of business This is broadening coverage. There is no additional premium charge. We do not charge for this as the Waiver applies only to the person or organization shown in the schedule. This will be used at the insureds direction. |
| Independent Contractors Endorsement | 119832 | Optional | B | No | This endorsement will be used with Healthcare Agency Professional Liability forms 60746 and 56139. This broadening endorsement adds “independent health care contractor” into the definition of the Named Insured. | This Endorsement will be used with Healthcare Professional Liability. There is no impact on current book of business This is broadening coverage. There is no additional premium charge. We do not charge for this as we intend to utilize this only on risks that need to add independent health care contractor” into the definition of the Named Insured. |
| Class Action Endorsement | 119829 | Mandatory | R | No | This endorsement will be used with Healthcare Agency Professional Liability forms 60746 and 56139. This endorsement is added in addition to the Exclusions – Claims Not Covered section of the coverage form. | This Endorsement will be used with Healthcare Professional Liability. This is restricts coverage. There is no impact on current book of business. There is no additional premium. We do not charge for this endorsement as it is added in addition to the Exclusions Claims not Covered section of the coverage form. |
| Franchisor Exclusion Endorsement | 119831 | Mandatory | R | No | This endorsement will be used with Healthcare Agency Professional Liability forms 60746 and 56139. . It shall be used when the exposures of a Franchisor are not used in the calculation of premium; therefor not contemplated in the policy terms and conditions. | This Endorsement will be used with Healthcare Professional Liability. This is restricts coverage. There is no impact on current book of business. There is no additional premium. We do not charge for this as we intend to utilize this only on risks when the exposures of a Franchisor are not used in the calculation of premium; therefore not contemplated in the policy terms and conditions. |

**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?