**Healthcare Agency Professional Liability Rules**

The following rules are added:

**Waiver of Subrogation – 119820**

This endorsement is elected. 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.