**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.

# 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.

AIG‐HEALTH‐MU‐RU Ed. 9/16