**ENDORSEMENT**

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

This endorsement, effective 12:01 A.M.,

Forms a part of Policy No.:

MARYLAND AMENDATORY ENDORSEMENT

This endorsement modifies insurance provided under the following:

HEALTH CARE AGENCY PROFESSIONAL LIABILITY POLICY

TheParagraph titled **Defending and Settling Lawsuits** of Section **II. ADDITIONAL BENEFITS** is deleted in its entirety and replaced with the following:

**We** have the right and duty to defend, at **our** expense, any **suit** brought against **you** for a covered **wrongful act**, even if the **suit** is groundless or fraudulent. **Our** duty to defend any **suit** ends after the applicable limit of coverage has been used up by payment of judgments, awards and interest accruing thereon prior to entry of judgment or issuance of an award and settlements.

**We** have the right to investigate, defend, and appoint an attorney to defend any **claim** or **suit,** and settle any **claim** or **suit** as we deem necessary.

All other terms and conditions of the policy remain the same.

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Authorized Representative