Included in this memo is an explanation of the application, declarations pages, coverage forms, countrywide endorsements and state amendatory endorsements.

The Claims Made Declarations and Coverage Form will attach to every policy:

**MANDATORY FORMS**

**DECLARATIONS PAGES**

**115277 Human Services PL Declarations (CM)**

This declarations page will be used when writing Claims Made coverage under our new Human Services Professional Liability program. The declarations page identifies the company writing the insurance, the named insured’s and agent’s names and addresses, the policy period, the form of business, the limits for each applicable coverage and the premium.

**COVERAGE FORMS**

**115274 CM Human Services Professional Liability Policy**

Provides errors and omissions liability coverage for wrongful acts as respects professional services provided to others. This is a mandatory coverage form when writing human services professional liability on claims made basis.

One of the following Applications will attach to every policy:

**APPLICATIONS**

**119901 ISA Human Services Renewal Application**

Application form utilized for underwriting human services program renewal policy.

**119902 ISA Human Services New Business Application**

Application form utilized for underwriting human services program policy.

**119903 AFC Human Services PL Application**

Application form utilized for underwriting human services program policy.

**119904 SBT Human Services New Business Application**

Application form utilized for underwriting human services program policy.

**119905 SBT Human Services PL Renewal Application**

Application form utilized for underwriting human services program renewal policy.

**OPTIONAL ENDORSEMENT FORMS**

**115272 Additional Insured Endorsement**

This optional premium bearing endorsement adds the scheduled person or organization as an additional insured with respect to liability in the performance of professional services of the insured. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 4.

**115273 Blanket Additional Insured Endorsement**

This optional premium bearing endorsement automatically adds as additional insured any person or organization when required by written contract with the insured with respect to liability in the performance of professional services of the insured. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 3.

**115275 Coverage for Foster Parents Endorsement**

This optional premium bearing endorsement amends who is an insured to include Foster parents, but only for acts within the scope of their duties for the insured. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 2.

**117522 Coverage for Foster Parents for the Developmentally Disabled Endorsement**

This optional premium bearing endorsement amends who is an insured to include Foster parents for the developmentally disabled, but only for acts within the scope of their duties for the insured. Extend coverage to named insured for Foster Parents caring for the Developmentally Disabled consumer. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 1.

**115279 Employed Physician Coverage Endorsement**

This optional premium bearing endorsement used to limit the scope of services provided by a medical doctor who is employed or under written contract with the insured. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 6.

**117695 Maximum Limit of Liability - Punitive Damages Endorsement**

This optional premium bearing endorsement used to provide $100,000 limit of liability coverage for punitive or exemplary damages, if permitted by applicable law. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph B. Optional and Additional Coverage Charges for Professional Liability, Item 5.

**115276 Exclusion- Designated Professional Services**

This optional endorsement used to exclude scheduled professional services from coverage. There is no premium charge.

**117498 Optional Extended Reporting Period Endorsement**

Premium bearing endorsement which only attaches to claims made policy at the end of the policy period if the insured elects to purchase an extended reporting period as described in the policy. It schedules the extended reporting time period and the additional premium charged. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph C. Rating Factors, Item 5.

**117698 Retroactive Periods with Specific Limits**

Premium bearing endorsement will be added to the claims made policy and outlines the retroactive coverage provided in endorsement schedule. Refer to Rate Rule Manual Pages, Section II Rate Rules, Paragraph C. Rating Factors, Item 5.