**ENDORSEMENT**

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

# This endorsement, effective 12:01 a.m.

# Forms a part of Policy No.:

AMENDATORY ENDORSEMENT

**ARKANSAS**

This endorsement modifies insurance provided under the following:

HUMAN SERVICES PROFESSIONAL LIABILITY POLICY OCCURRENCE

HUMAN SERVICES PROFESSIONAL LIABILITY POLICY CLAIMS MADE

This policy is amended as follows:

1. Subparagraph **(1)** of Subparagraph **i. Pollutants** of Paragraph **2. Exclusions** of **SECTION I – HUMAN SERVICES PROFESSIONAL LIABILITY COVERAGE** is amended to include the following at the end thereof:

However, this exclusion is not applicable to liability caused by heat, smoke, vapors or fumes from a “hostile fire”. For the purpose of this provision, a “hostile fire” is defined as one which becomes uncontrollable or breaks out from where it was intended to be.

1. Paragraph **8.** **Transfer Of Rights Of Recovery Against Others To Us** of **SECTION IV - CONDITIONS** is amended to include the following:

We will be entitled to recovery only after the insuredhas been fully compensated for the loss or damage sustained, including expenses incurred in obtaining full compensation for the loss or damage.

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

\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

Authorized Representative