

**HEALTHCARE PROVIDERS  
PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT**

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**North Carolina Extended Reporting Period**

It is hereby agreed that Claims-Made Coverage Part G-121502-C (07/2001), Section **VIII. Extended Reporting Period Coverage**, is amended as follows:

1. The following paragraphs are added to Item A.:
  5. Within 45 days after the mailing or delivery of the written request of the **named insured**, we shall mail or deliver the following loss information covering a three-year period:
    - a. Aggregate information on total closed claims, including date and description of occurrence, and any paid losses;
    - b. Aggregate information on total open claims, including date and description of occurrence, and amounts of any payments;
    - c. Information on notice of any occurrence, including date and description of occurrence.
  6. In the event of a cancellation or nonrenewal of this health care provider's professional liability insurance policy by the **named insured** or by us, except for nonpayment of premium, there shall be a 30-day period after the effective date of cancellation or nonrenewal during which the **named insured** may elect to obtain an endorsement providing an extended reporting period of unlimited duration covering **claims** first reported during the **extended reporting period** and arising from the acts, errors, or omissions committed during the **policy period** and otherwise covered by the policy.
  7. An unlimited extended reporting period for health care provider professional liability **claims** must be provided if the **named insured** (i) dies; (ii) becomes permanently disabled and is unable to carry out his or her profession or practice; or (iii) retires permanently from his or her profession or practice after attaining the age of 65 and accumulating five or more consecutive years of claims-made coverage.
2. Item C. is deleted in its entirety and replaced with the following:
  - C. Our limit of liability for all **claims** reported during the automatic **extended reporting period** shall be part of, and not in addition to, the limits of liability for the **policy period** as set forth on the **certificate of insurance**. However, the limit of liability in the policy aggregate for the optional **extended reporting period** shall be one hundred percent (100%) of the expiring policy aggregate. The optional and automatic **extended reporting periods** do not extend the **policy period**, change the scope of coverage provided, or increase the limits of liability.

This endorsement is a part of **your** policy and takes effect on the effective date of **your** policy, unless another effective date is shown below. All other provisions of the policy remain unchanged.

<i>Must Be Completed</i>		<i>Complete Only When This Endorsement Is Not Prepared with the Policy Or Is Not to be Effective with the Policy</i>	
ENDT. NO. 1	POLICY NO.	ISSUED TO	ENDORSEMENT EFFECTIVE DATE