



HEALTHCARE PROVIDERS AMENDMENT TO THE LIMITS OF LIABILITY ENDORSEMENT – CONNECTICUT

It is understood and agreed that this endorsement amends the **PROFESSIONAL LIABILITY COVERAGE PART** as follows:

Schedule of Licensed Providers

Licensed Provider Class
Physical Therapist
Dental Hygienist
Advanced Practice Registered Nurse
Radiologist Assistant
Massage Therapist
Acupuncturist

- I. Solely with respect to **claims** based on or arising out of the performance of or failure to perform **professional services** by a **licensed provider** in the state of Connecticut, the section entitled **LIMIT OF LIABILITY**, paragraphs A. B. and D. are deleted and replaced as follows:

Separate Limits of Liability (Applicable to each **licensed provider**)

A. Each **Claim** (per **licensed provider**)

The each **claim** limits of liability in the amount stated on the **certificate of insurance** apply separately to each of **you** who are a **licensed provider**, and means that our liability for each **claim** per **licensed provider** shall not exceed such stated amount.

B. Aggregate (per **licensed provider**)

Subject to provision A. above, the all **claims** in the Aggregate limits of liability in the amount stated on the **certificate of insurance** applies separately to each of **you** who is a **licensed provider** and means that our liability for all **claims** per **licensed provider** shall not exceed such stated amount.

The Each **Claim** per **licensed provider** and Aggregate per **licensed provider** Limit of Liability set forth in paragraphs A. and B. above and on the **certificate of insurance** are separate limits of liability and shall not be shared with any other of **you**.

- II. Solely with respect to all insureds other than those of **you** who are **licensed providers** ("other insureds"), the Limit of Liability set forth in paragraph A. Each **Claim**, paragraph B. Aggregate, and the terms of paragraph D. Multiple Insureds, **claims** or claimants shall apply as follows:

Shared Limit of Liability (Applicable to all "other insureds"):

A. Each **Claim**

The limits of liability stated on the **certificate of insurance** as applicable to "each **claim**" means that our liability for each **claim** shall not exceed such stated amount.

B. Aggregate

Subject to provision A. above, the limits of liability stated on the **certificate of insurance** as applicable to "all **claims** in the aggregate" means that our liability shall not exceed such stated amount.

D. Multiple Insureds, **Claims** and Claimants

The Each **Claim** and Aggregate limits of liability set forth in paragraphs IIA. and II.B. above and on the **certificate of insurance**, are shared limits of liability and is the most we will pay for each **claim** and all **claims** in the aggregate regardless of the number of insureds, **claims** made or individuals making **claims**.



- III. Solely with respect to this endorsement, the section entitled ADDITIONAL DEFINITIONS is amended with the addition of the following:

Licensed provider means those of **you** who are included in a class of licensed providers listed on the Schedule of Licensed Providers above.

All other terms and conditions of the Policy remain unchanged.

This endorsement, which forms a part of and is for attachment to the Policy issued by the designated Insurers, takes effect on the effective date of said Policy at the hour stated in said Policy, unless another effective date is shown below, and expires concurrently with said Policy.

Specimen