

**HEALTHCARE PROVIDERS  
PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT**

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**MINNESOTA AMENDATORY CHANGES ENDORSEMENT**

It is hereby agreed that the following amendments are made a part of the policy to which this endorsement is attached:

- A. In accordance with M.S. 72A.201, Subd. 12., we agree with **you** that if a judgment is entered against **you**, the principal amount of which is within the applicable policy limits, we are responsible for **your** share of the costs, disbursements, and prejudgment interest included in the judgment, even if the total amount of the judgment is in excess of the applicable policy limits.
- B. The **Concealment, Misrepresentation and Fraud** provision is deleted in its entirety and replaced with the following:

**Concealment, Misrepresentation and Fraud**

We will not provide coverage at any time in any case of fraud by any of **you** as it relates to this policy. We also do not provide coverage if any of **you** intentionally conceal or misrepresent a material fact concerning:

- a. this policy;
- b. any covered property or **your** interest in the covered property; or
- c. this insurance.

Specimen

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>	
ENDT. NO. 1	POLICY NO.

<i>Complete Only When This Endorsement Is Not Prepared with the Policy Or Is Not to be Effective with the Policy</i>	
ISSUED TO	ENDORSEMENT EFFECTIVE DATE