

**HEALTHCARE PROVIDERS
PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT**

WISCONSIN AMENDATORY CHANGE ENDORSEMENT

It is hereby agreed that Common Policy Conditions (form G-121500-C [7/2001]) is amended as follows:

Section VII. Concealment, Misrepresentation, Fraud is deleted in its entirety and replaced by the following:

This policy will be cancelled in any case of fraud by **you** relating to it. It will also be cancelled if **you** intentionally conceal or misrepresent a material fact of circumstance concerning this policy.

Section X. Transfer of Rights of Recovery is amended to include the following:

You will be fully compensated or made whole before we retain any recovery.

Section XI. Legal Action Limitation is hereby deleted and replaced by the following:

You may not bring any legal action against us concerning this policy until **you** have fully complied with all the provisions of this policy. Recovery is limited to the extent of the insurance afforded by this policy. If **you** or **your** estate becomes bankrupt or insolvent, it does not change any of our obligations under this policy.

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