

**HEALTHCARE PROVIDERS
PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT**

**RHODE ISLAND AMENDATORY CHANGE
ENDORSEMENT**

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

- I. Section XI., **LEGAL ACTION LIMITATION**, is amended to include the following as its last paragraph:

For any person **injured or damaged by you** in a manner which would obligate us to pay under the **COVERAGE AGREEMENT** of this policy, we shall be directly liable to that person for which **you** are legally liable. In the event of that person's death, we shall be directly liable to the party entitled to exercise that person's rights against **you** for the amount in which **you** are legally liable.

- II. Under Section XVII. **DEFINITIONS**, items 1 and 2 of the definition of "**Claims Expenses**" are deleted and replaced by the following:

"**Claims Expenses**" means fees charged by an attorney we designate; and all other fees, costs and expenses, including pre- and post-judgment interest entered by a court, but only if the plaintiff has made a written offer to us to settle the action in an amount equal to or less than the limits of liability under this policy, which result from the investigation, adjustment, defense and appeal of a **claim**, and **we** have rejected that offer.

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 |