



## BLANKET ADDITIONAL INSURED ENDORSEMENT (Professional Liability)

This endorsement modifies insurance provided under the following:

### PROFESSIONAL LIABILITY COVERAGE PART

In consideration of the premium, and any additional premium if applicable, and subject to the applicable limits of liability, the Professional Liability Coverage Part is amended as follows:

- I. The definition of **insured** in Section III, Coverage Part Definitions, is amended to include any person or entity whom a **named insured** is required to add as an additional insured under this Coverage Part in a written contract or agreement, (the "additional insured"), but solely for the vicarious liability imposed upon the additional insured because of the **wrongful acts** of the **named insured**, and/or an **insured** acting on behalf of the **named insured**, whose direct acts, errors or omissions are the subject of the **claim**; provided that the **claim** is made and remains asserted against both the additional insured and the **insured** whose acts, errors or omissions are the subject of the **claim**.
- II. Subject always to the terms and conditions of the policy, we will not provide the additional insured with:
  - A. coverage broader than required by such written contract or written agreement;
  - B. a higher limit of insurance than required by such written contract or written agreement, even if those limits are less than the Professional Liability Limits of Liability set forth in the **COI/Dec**.
- III. Solely with respect to coverage afforded by this endorsement, Section IV, Exclusions Applicable to the Professional Liability Coverage Part, is amended to add the following exclusion:
  - This Coverage Part does not apply to any **claim, damages, defense costs**, expenses, fees or loss actually or allegedly caused by the additional insured's own acts, errors or omissions.
- IV. The additional insured shall share the Professional Liability Limits of Liability with all **insureds**. In no event will this endorsement or the terms of a written contract or written agreement serve to increase the limits of liability as stated on the Certificate of Insurance.
- V. The coverage provided to the additional insured pursuant to this endorsement will be excess of, and will not contribute with, any other valid and collectible insurance available to the additional insured whether such insurance is written as primary, excess, contingent or on any other basis, including any self-insured retention or deductible, unless such written contract or written agreement specifically requires that this insurance be primary and non-contributory.

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.