



**AMENDED DEFINITION OF CLAIM ENDORSEMENT HEALTH CARE PROVIDER
PROFESSIONAL LIABILITY, GENERAL LIABILITY AND WORKPLACE LIABILITY COVERAGE PARTS –
PUERTO RICO**

It is understood and agreed that the Policy is amended as follows:

Solely as respects the Professional Liability Coverage Part, the General Liability Coverage Part and the Workplace Liability Coverage Part, the **COMMON CONDITIONS**, the section entitled **DEFINITIONS**; the definition of “**claim**” is deleted in its entirety and replaced as follows:

“**Claim**” means a demand for money or services alleging **injury** or **damage**. **Claim** also means the filing of a suit or the starting of arbitration proceedings naming **you** and alleging **injury** or **damage**. However, no demand for money or services alleging **injury** or **damage** or filing of suit or starting of arbitration proceedings naming **you** and alleging **injury** or **damage** is a **claim** unless such demand is made, such suit is filed or such arbitration proceeding is started:

- A. As respects the Professional Liability Coverage Part:
 - 1. by a natural person to whom **you** or someone for whom **you** are legally liable, provided **professional services**, but solely for such natural person’s **injury** or **damage**; or
 - 2. by such natural person’s family member, legal guardian or estate, but solely for **injury** or **damage**; and
- B. As respects the General Liability Coverage Part and the Workplace Liability Coverage Part:
 - 1. by a natural person, for his or her **injury** or **damage** for which **you** are legally liable; or
 - 2. by such natural person’s family member, legal guardian or estate, **but** solely for injury or **damage** for which **you** are legally liable.

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.