

**HEALTHCARE PROVIDERS
PROFESSIONAL LIABILITY INSURANCE ENDORSEMENT**

AMENDATORY ENDORSEMENT - LOUISIANA

This endorsement modifies insurance provided under the following:

GENERAL LIABILITY COVERAGE PART
WORKPLACE LIABILITY COVERAGE PART
PROFESSIONAL LIABILITY COVERAGE PART

1. The following replaces Section III. DEFENSE AND SETTLEMENT, of the Professional Liability Coverage Part:

III. DEFENSE AND SETTLEMENT

We have the right and duty to defend any **claim** that is a **professional liability claim, Good Samaritan Claim, personal injury claim or malplacement claim**. We will:

1. do this even if any of the charges of such **claim** are groundless, false or fraudulent; and
2. investigate and settle any **claim**, as we feel appropriate.

Our duty to defend ends when we have exhausted the applicable limit of liability in the payment of judgments or settlements.

2. The following replaces the introductory sentence of Section V. EXCLUSIONS, of the Professional Liability Coverage Part:

This Coverage Part provides no coverage for any **claim**, based on, arising out of, or related to:

3. The following replaces paragraph G. of Section V. EXCLUSIONS, of the Professional Liability Coverage Part:

G. **injury or damage** based upon, arising out of, resulting from, in consequence of, or in any way involving **your** owning, using, taking care of, operating, leasing or renting, loading or unloading of patients or property from, transporting patients in, or entrusting to others an **auto**, mobile equipment, watercraft or aircraft, including an **auto**, mobile equipment, watercraft or aircraft which is loaned to the **named insured** or which is operated for the **named insured** by its **employee**, including an **employee-owned auto**.

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4. The following replaces Section II. DEFENSE AND SETTLEMENT of the General Liability Coverage Part and the Workplace Liability Coverage Part:

II. DEFENSE AND SETTLEMENT

We have the right and duty to defend any **claim**. We will:

1. do this even if any of the charges of the **claim** are groundless, false or fraudulent; and
2. investigate and settle any **claim** as we feel appropriate.

Our duty to defend ends when we have exhausted the applicable limit of liability in the payment of judgments or settlements.

5. The following replaces paragraph H. of Section IV. EXCLUSIONS, of the General Liability Coverage Part and the Workplace Liability Coverage Part:

This Coverage Part provides no coverage for any **claim**, based on, arising out of, or related to:

6. The following replaces paragraph H. of Section IV. EXCLUSIONS, of the General Liability Coverage Part and the Workplace Liability Coverage Part:

H. **injury or damage** based upon, arising out of, resulting from, in consequence of, or in any way involving **you** owning, using, taking care of, operating, leasing or renting, loading or unloading of patients or property from, transporting patients in, or entrusting to others an **auto**, mobile equipment, watercraft or aircraft, including an **auto**, mobile equipment, watercraft or aircraft which is loaned to the **named insured** or which is operated for the **named insured** by its **employee**, including an **employee-owned auto**.

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