



**HEALTHCARE PROVIDERS  
RELATED CLAIMS ENDORSEMENT**

This endorsement modifies coverage provided under the:

**HEALTHCARE PROVIDERS WORKPLACE LIABILITY COVERAGE PART  
HEALTHCARE PROVIDERS GENERAL LIABILITY COVERAGE PART**

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

I. The section entitled **LIMIT OF LIABILITY** is amended by the addition of the following:

D. Multiple Insureds, **Claims** and Claimants

The limit of liability stated on the **certificate of insurance** is the maximum amount we will pay regardless of the number of **you** insured under this Coverage Part, **claims** made or persons or entities making **claims**.

E. **Related Claims**

If **related claims** are made against **you**, all such **related claims** shall be considered a single **claim**, and the limits of liability applicable to such **claims** shall be the limits of liability applicable to the **policy period** in force in which the earliest of **occurrences** which formed the basis of the **related claim** first occurred.

II. The section entitled **ADDITIONAL DEFINITIONS** is amended by the addition of the following new definitions:

**“Related claim”** means all **claims** arising out of the same **occurrence** or arising out of **related occurrences**.

**“Related occurrences”** means all **occurrences** giving rise to **injury** or **damage** that are logically or causally connected by any common fact, circumstance, situation, transaction or event.

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.