PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY INSURANCE POLICY

**eMed Defense Cyber Endorsement**  
THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

Policy Number:

Effective Date:

Retroactive Date:

This endorsement modifies insurance provided under:

|  |  |
| --- | --- |
| eMed Defense Cyber Limit of Liability | $25,000 |
| eMed Defense Cyber Aggregate Limit | $25,000 |
| eMed Defense Cyber Sub-Limit for Fines & Penalties | $10,000 |
| EMed Defense Cyber Deductible | $ 1,000 |
| eMed Defense Cyber Retroactive Date |  |
| eMed Defense Cyber Inception Date |  |
| eMed Defense Cyber Expiration Date |  |
| Endorsement Premium |  |

**NOTICE TO INSURER:**

Puerto Rico Medical Defense Insurance Company

Chubb Building

#33 Resolución St.

San Juan, PR 00920

IT IS HEREBY UNDERSTOOD AND AGREED TO THAT THIS ENDORSEMENT INCLUDES ITS OWN TERMS, CONDITIONS AND COVERAGES AND DOES NOT CONSTITUTE A MODIFICATION OF THE INSURING AGREEMENT OF THE PHYSICIANS, SURGEONS AND DENTISTS PROFESSIONAL LIABILITY INSURANCE POLICY, MEANING THAT ALL ITS TERMS, CLAUSES, CONDITIONS AND COVERAGE WILL REMAIN IN EFFECT AS SET FORTH.

All provisions of the policy apply unless modified by this endorsement. With respect to the insurance afforded by this endorsement, the Limit of Liability shown in the Schedule above is not subject to or part of, and is in addition to, the Limits of Liability stated in the policy Declarations.

In consideration of the payment of the premium, and subject to the Declarations and the limitations, conditions, provisions and other terms of this endorsement, **We** and the **Insureds** agree as follows:

The following terms are added to the policy:

1. **Privacy Breach Liability Coverage**

**We** will pay for all **Loss** in excess of the Deductible set forth in the Declarations resulting from a **Claim** or **Suit** first made against you by an **Impacted Individual** during the  **Endorsement Period** and first notified to **Us** by you in accordance with section **J.1.a.** of this endorsement, for an alleged **Privacy Breach**, to which this insurance applies; provided that such **Privacy Breach** first occurs on or after the **Retroactive Date**.