

**THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.**

**PROFESSIONAL LIABILITY- NEGLIGENCE  
ENDORSEMENT**

This endorsement modifies insurance provided under the following:

ERRORS AND OMISSIONS POLICY

SCHEDULE	
Professional Liability- Negligence	\$ «SubLimit»

Professional Liability- Negligence protects professionals such as accountants, lawyers, and physicians against negligence and other claims initiated by their clients. Professionals with expertise in a specific area require this type of insurance because general liability insurance policies do not offer protection against claims arising from negligence, malpractice, mistakes, or misrepresentation.

Coverage does not include criminal prosecution, nor all forms of legal liability under civil law, only those listed in the policy.

Examples of liabilities not covered by Professional Liability- Negligence are:

- Employee injuries
- Employee discrimination lawsuits
- Vehicle business use
- Bodily injury
- Business property damage
- Customer injuries or damages

Examples of liabilities covered by Professional Liability- Negligence are:

- Mistakes, errors, and oversights in services provided.
- Undelivered services
- Missed deadlines.
- Negligence or failure to meet standards.
- Breach of contract

All other terms and conditions of this policy remain unchanged.