THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY

EQUIPMENT LIABILITY COVERAGE

This endorsement modifies insurance provided under the following:

PROFESSIONAL LIABILITY COVERARGE FORM

It is hereby agreed and understood that SECTION I - COVERAGE,
2. Exclusions, M. is deleted in its entirety for individual certificate holders only if:

- The scheduled Equipment Liability premium has been paid by the specified individual certificate holder;
- 2) The Certificate of Insurance provides for Equipment Liability Coverage; and
- 3) The equipment is used under the insured's supervision and not rented, leased or sold to others for a fee.

All other terms and conditions of this Policy remain unchanged.