

THIS ENDORSEMENT CHANGES THE POLICY. PLEASE READ IT CAREFULLY.

## COVERAGE EXTENSION - EVACUATION EXPENSE REIMBURSEMENT

This endorsement modifies insurance provided under the following:

COMMERCIAL GENERAL LIABILITY COVERAGE  
PROFESSIONAL LIABILITY COVERAGE

### SCHEDULE

Applicable Coverage Parts:	Evacuation Expense Reimbursement Limits of Insurance	
	<input type="checkbox"/> Commercial General Liability Coverage Form Or,	Each Expense Reimbursement Limit of Insurance
<input type="checkbox"/> Professional Liability Coverage Form	Aggregate Expense Reimbursement Limit of Insurance	\$
Retroactive Date:		

The coverage provided by this endorsement is applicable to the Coverage Part designated above and will apply to only one Coverage Part.

- A. The amounts shown in the above SCHEDULE are the most we will reimburse the Named Insured for "Evacuation Expense" incurred and paid by the Named Insured during the "policy period" as a direct or indirect result of an "Evacuation" occurring after the Retroactive Date stated in the above SCHEDULE and before the expiration of the Policy.

A series of related, repeated or continuous "Evacuations" triggering "Evacuation Expense" shall be considered a single "Evacuation" subject to the Each Expense Reimbursement Limit of Insurance shown in the above SCHEDULE.

- B. The Limits of Insurance listed in the above SCHEDULE are not in addition to the Limits of Insurance shown in the Commercial General Liability Declarations or the Professional Liability Coverage Declarations. Any reimbursement by us arising from any "Evacuation" to which this endorsement applies shall be included within the Limits of Insurance for the applicable coverage part indicated in the above SCHEDULE and shall not be paid in addition to Limits of Insurance shown in the Declarations for such applicable coverage part.

The number of insureds covered by this Policy shall not operate to increase the applicable Limits of Insurance. The Each Expense Reimbursement Limit of Insurance and the Aggregate Expense Reimbursement Limit of Insurance in the above SCHEDULE fix the most we will reimburse for "Evacuation Expense".

- C. In order to be reimbursed for "Evacuation Expense", the Named Insured must:
1. Include proof of payment of "Evacuation Expense" made by the Named Insured; and
  2. Submit the reimbursement request to us in writing subsequent to the Policy effective date and before the Policy expiration; or within any applicable extended reporting period.

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D. Provided this Policy is not terminated for fraud or non-payment of premium:

1. An automatic 30 day extended reporting period is provided for this coverage. This period starts with the end of the "policy period" and lasts for thirty (30) days. This automatic extension will cover "Evacuation Expense" paid by you during this thirty (30) day period for an "Evacuation" that took place subsequent to the effective date of this endorsement or Retroactive Date shown in the SCHEDULE above, if applicable, and before the end of the "policy period."
2. The Basic Extended Reporting Period does not apply to "Evacuation Expense" covered under any other insurance or that would be covered but for exhaustion of any applicable insurance subsequently purchased.

The fact that the period during which "Evacuation Expense" may be reported to us under this Policy is extended by virtue of the Basic Extended Reporting Period does not in any way increase the Expense Reimbursement Limit of Insurance shown in the SCHEDULE above.

E. For the purpose of coverage provided by this endorsement, the following definitions are added:

1. "Evacuation" means the removal of a majority (50% or more) of residents or patients from one or more of the Named Insured's facilities to any other location as a result of any natural or man-made event that, in the reasonable judgment of the Named Insured's management, causes or could potentially cause the facility(ies) to be unsafe for the residents or patients.
2. "Evacuation Expense" means reasonable costs incurred in connection with an "Evacuation", including costs associated with transporting, lodging and providing meals to residents or patients who have been evacuated. Evacuation Expense does not include any remuneration, salaries, overhead or benefit expenses of the Named Insured
3. "Policy period" means the period shown as such in the Declarations, unless earlier cancelled pursuant to the Cancellation provision of the policy.