

DENTAL EXPANDED COVERAGE ENDORSEMENT

The policy is amended as follows:

Paragraph A(1) is hereby deleted and replaced by the following:

1. any liability growing out of the ownership, operation or supervision by the Insured or an employee of the Insured of: (a) any hospital, sanitarium, clinic with bed and board facilities; or (b) any business enterprise, whether or not related to patient care and/or treatment, provided that this exclusion to coverage shall not apply to laboratory facilities maintained by the Insured for the testing of the Insured's own patients.

The following term is clarified as follows:

"Professional services" is deemed to include service, by the Insured named in the policy, on a committee of any dental association or hospital for the purpose of conducting peer review or accreditation.

The following coverages are added to the policy:

Defense Cost Reimbursement

The Company will reimburse reasonable expenses incurred by the Insured at the Company's request to assist in the investigation and defense of a claim. Payment for actual loss of earnings shall not exceed \$250 for each day the Insured is required to attend hearings and trials.

Disciplinary and Licensure Coverage

The Company's obligation to defend "any claim for damages" as provided for in the Policy is clarified to include the defense of any disciplinary, licensure or similar administrative proceeding brought against an Insured, subject to the following restrictions:

1. The proceeding must arise from the rendering or failure to render professional services to a patient which would otherwise be covered under the policy.
2. Either:
 - a. the proceeding must be filed during the Company's defense of the Insured in a claim for damages arising from the same acts or omissions as such claim; or
 - b. the Company must determine a claim for damages is likely to be made against the Insured as a result of the same act or omission.
3. The Company will not pay more than \$25,000 on behalf of an Insured for any single proceeding. Furthermore, the Company will not pay more than \$100,000 on behalf of an Insured for all such proceedings covered under this policy.
4. The Company shall have the right to select the defense counsel assigned to defend the Insured.
5. The Company will not pay any fines, penalties, or other costs assessed against the Insured as a result of any such proceeding.